

CHOICE

www.choice.com.au

Financial planners

Can you trust them
with your life
savings?

**CAUTION!
FINANCIAL
ADVICE**

NEXT 20 YEARS

How good is
your diet?

Try our quick quiz

How to **beat** the
summer heat

**Security
screen doors:**

which ones help keep you safe?

MORE TESTS: • Ceiling fans • AA batteries

Who can you trust with your life savings?



Jane Mackenzie

Are you like me — a complete novice in money matters? Would you know what to ask a financial planner, let alone how to understand their answers?

For many people the answer is probably "no", yet with the increasing complexity of planning our future finances, now more than ever it's necessary to get help with our financial planning.

With this background, it's downright scary to read that in our latest trial of 100 financial planners around Australia (see page 20), almost one in five of the plans

was 'failed' by our panel of experts. And too many of the others fell down on essential ingredients of a plan, such as giving appropriate advice for your personal situation, explaining the risk involved in an investment, or telling you that the planner would earn commission if you took their investment advice.

How could you tell if the planner was going to earn more than you out of the investment? How would you even know if you'd received a dud plan?

As it's still not possible to rely confidently on the industry doing its job properly, we've tried to make it a less nerve-racking business for you. The article in this issue explains what ought to be in a plan, what to ask for, what to expect to pay, and how to go about choosing — and using — a financial planner. There are good planners out there (we found some): let us help you find one.

While this trial of financial planners showed an improvement over our last study three years ago (when the experts failed one in four plans), an industry that makes its living out of your life savings still has to get its act together a lot more before ordinary people are going to feel confident entrusting their money to it.

The regulator — the Australian Securities and Investments Commission, which was a partner in this study — says it will be working hard to make the necessary improvements. CHOICE will be out there again checking how successful they are.

Jane Mackenzie, Editor

Your letters

We welcome the letters you send us — please always include a daytime telephone number so we can contact you quickly if we want to follow up your letter. We're sorry we can't personally answer every letter we receive, but we do use them in our research. Thanks for taking the time to keep in touch.

Write to us at CHOICE, 57 Carrington Road, Marrickville 2204.
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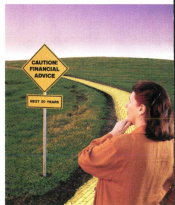
October 1998

Choice Cover story

20 Financial planners: who can you trust with your life savings?

Big bucks talk big in investments. But if you've only got modest life savings, our study found that you may get second-class service. How do you choose a planner? How can you tell whether they've given you a good plan? We help you through the maze.

Cover photo: Kent Mears



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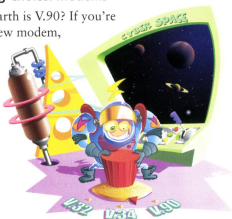
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A punkah wallah may be out of your league, but there are other ways to keep cool in summer. See page 32.



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Here's how to increase your chances of keeping more than just the flies and mozzies out of your home.

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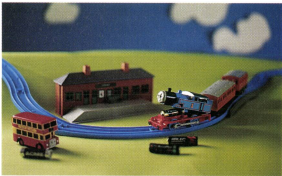
Use your pharmacy as a supermarket and you'll be out of pocket. Use your supermarket as a pharmacy and you could miss valuable advice. Here's how to shop wisely.

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Ceiling fans can be a cheap way to keep cool in summer, but you need to choose carefully — which rooms do you want to cool?

43 Portable power: AA batteries

How do you choose from all the batteries you see when you're shopping? How do you also make good environmental decisions? Find out in this article.



Coming in the next three issues:

Tests: 400 L fridges, car polish, camping mattresses, compact cameras, exterior paint, irons, portable sun shelters, champagne, water-saving shower heads, mini hifi systems, toothbrushes, single-use cameras, electric wall ovens, mobile phones, sausages.

Reports: House and contents insurance, new breads, Christmas credit, safe holiday driving, water quality, your resaurant rights, CHOICE's Annual Buying Guide, hearing aids, how to choose a tradesperson, what to do when a trader goes bankrupt, fake fats.

We try to bring you tests and reports in the planned month, but sometimes have to move an article because of problems that occur during testing and research, or for lack of space in a particular issue. We apologise if this causes any inconvenience.

◀ Which self-inflating mattresses give you comfortable camping?

CHOICEcuts

Charging more — without raising prices

WITH INFLATION STAYING PRETTY close to zero these days, it's nice to know that when you go shopping you're paying roughly the same prices as you were a year ago for your groceries. Or are you?

Recently we've had a number of readers alert us to a bit of a sleight of hand: products change in size and you pay

the same — or more — but

get less. Some products also change in appearance, perhaps in an attempt to disguise this fact. But is it a case of backdoor price increases or is there something more to it?

Darren Hall and Bob Thomas, both of Melbourne, alerted us to ALLEN'S SOOTHERS' revolutionary 'new square shape' — but they weren't fooled by the 25% decrease in weight. Nestlé, the manufacturer, says the packaging has also improved, but we can't imagine most people thinking that justifies the effective 33% increase in cost.

If you used to buy CATSAN ULTRA in its recyclable cardboard box, you may have been impressed by the new, modern-looking plastic bag — until you realised you were paying more and getting 500 grams less cat litter. The manufacturer says the price increase was due to an increase in the price of raw materials.

It's a lot easier to slip one by when the product is concealed in a

lot of packaging, so it's not obviously smaller. GLADE LASTING MIST air freshener refills have decreased from 12 grams per pack to 9 grams, but still look the same size — you'd only notice if you happened to read the net weight on the pack.

The manufacturer, SC Johnson, claims you still get the same number of squirts per pack, but they're smaller and the fragrance is more concentrated. So in theory you still get the same amount of smell for your money.

Another tactic is to increase the amount you use each time so you get through the pack quicker and buy more.

When Patricia of Brisbane last bought a box of BIOZET concentrate laundry powder, she noticed the scoop size had increased. The distributor says it now holds 50 grams when level instead of 42 grams because today's washing machines are bigger and hence need more washing powder, and that it's in the process of printing this explanation on the packaging. Patricia still uses her old scoop — after all, *her* washing machine hasn't suddenly grown bigger.



No increase in price? Think again.

Can you help?

Your first computer

Are you about to buy a computer for the first time?

For an article in our sister publication, *Computer CHOICE*, we need six households to keep a diary for the first two weeks of new computer ownership.

If you're interested in doing this, please contact CHOICE Consumer Services on (02) 9577 3399, or email us on diary@choice.com.au.

Thank you for your help.

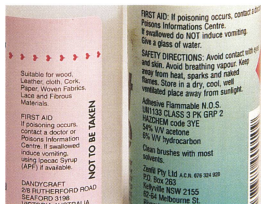
Obsolete advice

A CHOICE READER'S 10-YEAR-OLD daughter pointed out a rather worrying label difference between two brands of similar-looking craft glue. One had instructions which read: "If swallowed, do not induce vomiting" (our emphasis). The label on the other glue recommended the opposite. Understandably, they wanted to know which was right.

We contacted the Poisons Information Centre at The New Children's Hospital in Sydney, and were told that the correct advice is *not* to induce vomiting. In most circumstances, the Poisons Information Centre no longer recommends inducing vomiting for people who swallow a hazardous substance.

The reader's sharp-eyed daughter found a label with outdated instructions, but health authorities apparently don't believe it poses a serious enough risk to public health to insist on a recall. We were told it's simply one of the vagaries of product labelling. But we don't think out-of-date first aid instructions are acceptable.

The Poisons Information Centre emphasised that the first thing you should do when you or someone you know swallows a possibly poisonous substance is to call the Centre. It can be contacted 24 hours a day, from anywhere in Australia, on 13 11 26.



Out-of-date labels can be dangerous — why aren't they recalled?

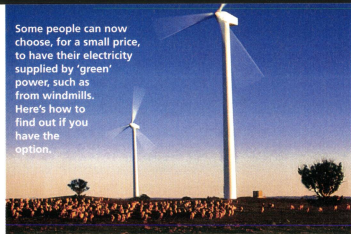
Correction

Woks

June 1998

The table on page 33 incorrectly indicated that the **SCANPAN** has a lid.

Some people can now choose, for a small price, to have their electricity supplied by 'green' power, such as from windmills. Here's how to find out if you have the option.



Moving to green power

GREEN POWER IS electricity from non-polluting sources, such as sun, wind and water (see CHOICE, December 1997). Some of you now have the choice of paying a bit extra on your electricity bill to be a green power customer, but many others don't.

Green power costs little more than a cup of coffee a week above your normal bill, but the environmental advantages in preventing greenhouse gas emissions are huge. It's an easy way to be green, and many people have told us they're concerned about greenhouse gases and are willing to make this sort of commitment. And as more people sign up, more green power stations will be built to fill the demand and, ultimately, the price will fall.

A visit to the CHOICE Online website (www.choice.com.au) can put you in the green power

picture. Once there, just click on the Energy & Environment button, follow the green power links and you're in. You can check what your electricity retailer has on offer, and if the answer is "not much" we'll show you how to lobby it to provide consumers in your neighbourhood with a choice of genuine green power.

CHOICE Online will also publish a list of concerned consumers who've told their power company what they want, to help create a dynamic green power market — so if you're one of them, just add your name.

Around 26,000 households have signed up to various green power products since April last year, when it first became available. However, many still don't have the choice. If you're one of those, this Internet campaign gives you a voice — telling your energy supplier that you want the choice.

Interested in tax reform?

The CHOICE Online website now has a section devoted to tax reform and what it means for Australia. Visit www.choice.com.au and follow the links from 'What's Hot' to find out what the Coalition's proposals could mean for key consumer issues such as the cost of food.

You can also check out our analysis of the various political parties' proposals on healthcare, plus use our CHOICE calculator to work out what the Coalition's income tax changes and a 10% GST could mean for someone on your income. We also provide links for you to explore the compensation and benefits on offer as part of the Coalition's package.

Ring, ring! Who's there?

IF THE IDEA OF KNOWING WHO'S CALLING BEFORE YOU pick up the phone appeals, you may be tempted to sign up for Telstra's EasyCall Calling Number Display (CND) service.

But before you rush out and sign up, ask yourself why you want it, and whether it'll be worth the money. If it's to avoid marketing companies, raffle ticket sellers or someone who's harassing you, they could well have a CND block put on their calls, which means their number won't be displayed.

When you see that a number isn't displayed, you won't be able to distinguish between a call blocked specifically to prevent you from knowing who's calling, a call from a friend in a phone box, or a call from a relative with a silent number or permanent CND block. So do you pick it up to find out, or not?

And even if the number is displayed, will you — and everyone else in your household — recognise it as 'friendly' or 'unfriendly'?

CHOICE is also very concerned about privacy issues arising from the introduction of CND — for more on this, see *Your privacy and calling number display* in CHOICE, August 1998. You can protect your privacy by getting a permanent CND block on your phone, or by dialling 1831 before the number to block it for one phone call.

But CND may be useful to some people. Elderly people, for instance, might like to know someone 'friendly' is calling.

If you decide you do want CND, be aware it's not simply a matter of buying a special phone and plugging it in. You must:

- **Live in an area with a digital exchange.** The Telecommunications Industry Ombudsman (TIO) has received complaints from people who signed up for the service, and had even been charged a monthly fee for it — but they were paying for nothing because the local exchange hadn't been converted to digital.

- **At present about 90% of the country's exchanges are digital.** Telstra anticipates the remaining exchanges will be digital by the end of this year.

- **Get the CND service connected,** which costs about \$5 a month. Call Telstra on 1800 052 052 (or 1800 058 058 for business customers) for more information.

- **Buy CND equipment** (including a display screen). A cheap option is to buy an add-on unit from an electronics store for around \$50 to \$60.



Yes, it could be grandma — but if you don't recognise the number that your phone displays, will that stop you picking up the phone?

● CHOICEcuts

Emergency!

WOULD YOU KNOW WHAT TO DO IF a flood, bushfire or cyclone was coming your way? With the flood season in full swing and summer disasters on their way, you'd do well to find out.

Emergency Management Australia (EMA), the national agency responsible for disaster management, has put out a very useful pamphlet — called, appropriately enough, *Emergency!* — on what you need to know and do in emergency situations.

You'll find tips on how to prepare for an emergency, including getting an emergency survival kit together; advice on how to cope emotionally with an emergency; and where to get more detailed information.

The pamphlet's available free of charge from

your local state or territory emergency services agency. You can also get one by phoning EMA on (02) 6266 5317 or emailing it at: ema@ema.gov.au

Winter book catalogue winners

The winners of the Winter Consumer Bookshelf catalogue competition are:

- Jan and Ray Giblett of Kingsley, WA.
 - Milton Ploss of South Yarra, Victoria.
 - C N Jeffery of Fisher, ACT.
 - Dmitri Markov of Camden Park, SA.
 - Santa Sabina College, Strathfield, NSW.
- They win the price of their book order.



■ Beer cheaper than water!

YES, IT'S TRUE — GO TO A PUB, CLUB or restaurant in Germany, and you could be paying more for bottled water or soft drink than for the same amount of beer.

Germany's *Test* magazine reports that despite a law stating consumers must be able to buy at least one type of non-alcoholic drink for less than an alcoholic one, its survey of bars and restaurants throughout the country found licensees exploiting a loophole in the law by selling non-alcoholic drinks in smaller serves. So they cost less per serve, but they're not necessarily cheaper.

It could go some way to explaining how Germany consistently ranks in the top three countries for beer consumption per capita!

■ Gene blues

IF YOU'RE FRUSTRATED WITH THE Australia New Zealand Food Authority's proposed standards on labelling (or not) of genetic foods (see *Choice Cuts*, August 1998), you'll appreciate one consumer's attempt to avenge curtailed freedom of choice.

World Consumer, the magazine of Consumers International, tells us that Julie Draycott from the UK is demanding US\$10,200 from Monsanto to compensate for the time, trouble and money it costs for her to avoid eating genetically modified soya beans. Sixty per cent of processed foods contain soya, and because products containing genetically modified foods aren't always labelled as such, she says she has to spend more time and money shopping for and preparing food from raw ingredients.

At the time of publication, we hadn't heard the decision.

CHOICE is one of many consumer magazines from organisations worldwide that make up Consumers International. Get the lowdown on what's happening with your fellow consumers around the world in *World Consumer Snapshot*.

■ Pure as water?

TRAVELLERS, AND EVEN LOCALS, in many parts of the world (yes, sometimes even in Australia) are well-advised to drink bottled water, especially if there's reason to suspect the safety of the local supply. But is bottled water as safe as it's cracked up to be?

India's Consumer Education and Research Society put 13 locally bottled waters to the test, and found only three brands that conformed to the voluntary quality standards. So if you're travelling in India, the three to look out for are BISLERI (bottled in Baroda), BAILLEY (Mumbai) and SAIGANGA.

The rest — including BISLERI and BAILLEY brands bottled in other parts of the country — had problems including unacceptable levels of arsenic and aluminium, and many contained foreign matter visible to the naked eye. All the water contained bacteria, although none was disease-causing.

■ Remember the days of the old school yard?

WE USED TO LAUGH A LOT, AND ALL that. But now it seems the times they are a-changin'.

Some US schools have banned schoolbags because teachers trip on them in class, and students wearing backpacks bump into each other. *Zillions*, the US consumer organisation's magazine for kids, offered readers a chance to voice their opinions on the ban.

Most kids were against it, arguing that it would be difficult to carry books around without one. But a few supported it, such as one kid who wrote: "If your school has a very bad gun or drug problem, it might not be a bad idea to ban backpacks." □

YOUR letters

Blowing up the petrol station?

I'm hoping you can help me with a puzzle — it may only be one to me, but so far I can't get a straight answer. It's the puzzle of mobile phones at petrol stations and why one shouldn't switch them on.

A few months ago we pulled into a petrol station in the country to refuel and to sort out our destination. With our mobile phone in my hand I went into the service station to ask for a local phone book.

The attendant, looking horrified, said: "You can't use that here." On my surprised reaction he explained that the 'waves' might ignite the underground petrol tanks. When I looked a bit dubious, he added: "It's happened interstate, you know."

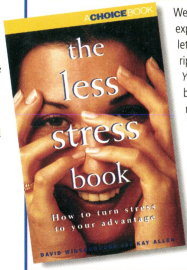
Anyway, we refrained. But back in the city I began noticing mobile phones being used with gay abandon in petrol stations — despite the small but clear signs saying "no mobile phones". So I asked my local attendant. His story is that if they're dropped and spark, they could ignite petrol, start a fire and then the tanks blow.

So what's the true story? And if it's a fact (though rare) that the waves can ignite the petrol tanks, why aren't the signs huge, why aren't there clearer (if any) warnings in mobile phone instructions and why aren't we worried about it?

Leonie Zadow
Yatala Vale, SA

The Australian Mobile Telecommunications Association (AMTA) says the risk is very low, as the amount of radio frequency energy emitted from modern handheld mobile phones is too low to cause a spark and ignite petrol fumes. AMTA says

LETTER OF THE MONTH



We want to hear from you — your experiences help our research and often let other readers know about scams and rip-offs. To thank you for writing to us, *Your Letters* awards a prize of a CHOICE book to the 'Letter of the month'. This month's winner, Leonie Zadow of Yatala Vale, SA, receives *The Less Stress Book*, or any other book of her choice from the catalogue inside this issue.

We're sorry we don't have the resources to answer all your letters personally, and in the magazine we may edit them or print only an extract. See page 2 for how to reach us.

Shell Oil in the UK has assessed the relative risks on petrol station forecourts and found that mobile phones properly used "do not represent a meaningful hazard". Apart from the human acts of smoking and striking a match, the thing that represents the greatest hazard on the petrol station forecourt is the car.

However, AMTA points out that any battery-operated electronic device should be turned off and not used in petrol stations or other hazardous areas (such as below deck on a boat), because there's a very low risk that the battery could become dislodged — for example, if the phone was dropped — and cause a spark that could ignite fuel.

Other electrical devices that shouldn't be used at petrol stations include portable radios, cassette and CD players, and cameras.

The Australian Institute of Petroleum agrees that the risk is very low, and it doesn't know of any incidents of petrol igniting at a service station because of a mobile

phone. But to be on the safe side, oil companies have issued warning signs for service stations prohibiting the use of mobile phones and other electronic devices.

Cookware and cooktops

I would like to install a ceramic cooktop in my kitchen, but it seems I would need to replace my copper-based saucepans. I checked with the cookware manufacturer and was told that it reacts with the ceramic and produces a powdery residue detrimental to the ceramic.

Various cooktop manufacturers and vendors whom I contacted also told me that they recommend using only stainless steel or glass, and not using copper or aluminium-based cookware. But this is not mentioned in promotional brochures.

My daughter has been using

copper-based cookware for two years on her ceramic cooktop without obvious problems. And no, there's no information about this in her user's guide.

I thought I'd draw your attention to this in view of the excellent work you do on behalf of consumers.

Val Christie
Glen Waverley, Victoria

We contacted various cooktop manufacturers and the major distributor of ceramic glass cooktop surfaces, who confirmed that you can use aluminium and copper-based cookware on a ceramic cooktop with ceran speed (also called cerama) or halogen elements. For induction cooktops (a different technology) you need pots and pans that have a magnetic material such as iron in their base.

However, most pointed out that you should clean the cooktop regularly, as copper or aluminium fragments can build up, eventually leaving a metallic sheen on the ceramic glass surface.

To minimise these problems, wipe the cooktop clean with a mild abrasive or the recommended cleaner, and avoid sliding pots and pans over the surface. □



The price of advice

Products generally cost more at a pharmacy than a supermarket, so make sure you really need the personal service and advice you're paying extra for.

Average higher price (%) at a pharmacy (except Huggies), and the biggest gap between a supermarket and a pharmacy price in the same area (all higher at a pharmacy):

Strepsils: 19% more
(Biggest gap: 64%)

Berocca: 19% more
(Biggest gap: 44%)

Huggies: 5% less
(Biggest gap: 30% more in a pharmacy)

Mylanta: 9% more
(Biggest gap: 54%)

Dettol: 31% more
(Biggest gap: 53%)

Carefree: 15% more
(Biggest gap: 35%)

Sensodyne: 11% more
(Biggest gap: 41%)

Goanna Oil: 38% more
(Biggest gap: 72%)

The survey

We visited a total of 50 stores — 25 pharmacies and 25 supermarkets — in Sydney, Melbourne, Adelaide, Brisbane, Darwin, Perth and Hobart.

We only made direct price comparisons between pharmacies and supermarkets that were near one another, to make sure we were comparing prices within the same competitive environment.

In each store we priced:

- Strepsils throat soothers (24 tablets).
- Mylanta antacid (750 mL).
- Dettol antiseptic (500 mL).
- Berocca vitamins (10 tablets).
- Goanna Oil heat cream (100 g).
- Huggies disposable nappies (32, infant size).
- Carefree tampons (20, regular).
- Sensodyne toothpaste (130 g fresh mint flavour).

WITH SUPERMARKETS NOW selling more of the kinds of products traditionally stocked in pharmacies, a price comparison seemed appropriate. So we surveyed a basket of eight first aid, personal hygiene and home medication products regularly available in both.

Not surprisingly, given supermarkets' greater buying power, we found most items were cheaper there, though there was one surprising exception.

The rule — and the exception

The only product that was cheaper, on average, at pharmacies was Huggies disposable nappies. This was the exception, however: other items tended to be cheaper in a supermarket than in a nearby pharmacy. For seven of the eight products we surveyed, the average prices were from 9% to 38% more expensive at the pharmacy (see above for details).

In some instances there were quite big differences: one pharmacy was charging nearly \$3.50 more for Berocca compared to a nearby supermarket; and in another location you would have paid 72% more

(about \$3.40) for Goanna Oil in a pharmacy than in a supermarket.

Different strokes...

Of course there are reasons why pharmacies are more expensive on average:

- The buying power of large supermarkets means they can buy the products cheaper than smaller shops and chains.
- Pharmacies claim to offer advice and personal service you can't get at a supermarket, and you pay for this. However, our latest trial of pharmacy advice (CHOICE, April 1997) found that around half the 200 pharmacies we visited didn't give adequate advice on asthma management, for example. You need to shop around (if there's more than one pharmacy near you) to find one that lives up to the claims.

If you want expert advice — maybe this is your second or third bottle of Mylanta — your pharmacist can be a good starting point. But when you don't need it — such as when buying most of the other products we priced — why pay for it? For some people, saving money will be the bottom line. □

How's your diet?

Do you think you eat well? Six volunteers kept meticulous records for a week of all they ate and drank to find out how easy it is to get a good, balanced diet.

IN BRIEF

- No-one eats a perfect diet, but small changes can make a big difference. Weak points in the diets of all volunteers and simple suggestions to fix them could help you improve your diet.
- If you're concerned about your weight, check *Watching your weight and shape* on page 13 to see whether you really need to be.
- See how your diet compares with the new Australian Guide to Healthy Eating by doing our quiz on page 15.



PETER

Age: About 50

BMI: 26 (For an explanation of BMI, see *Watching your weight and shape*, page 13. A healthy BMI is between 20 and 25.)

Physical activity level:

Light to moderate.
Peter is Head of Studies at a TAFE college. He walks at least half an hour most days, rides an exercise bike and tries to fit in some jogging. He watches his diet closely and eats well.

During the trial period he usually started the day with whole-wheat cereal, topped with skim milk and a banana or some grapes. For lunch most days he ate a chicken or ham and salad sandwich on wholemeal bread. During the week, he usually popped a low-fat frozen dinner in the microwave and added extra steamed vegetables. For weekend main meals, he ate baked fish one day and pepper steak the next — both with vegetables.

Between meals Peter snacked on fruit or sweet buns. Even a few glasses of wine (an average of one drink a day), reduced-fat ice cream on all but one night and a Friday-night dinner of a hamburger and fries didn't upset the balance of his diet.

The variety in Peter's diet helped him meet all his mineral and vitamin requirements and stay below the recommended limit for sodium — something all the other volunteers failed to do.

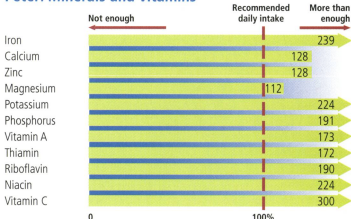
If Peter wanted to improve his diet further he could, for example, eat an extra piece of fruit each day. He says, "I've made changes over

DOES IT MATTER IF YOU EAT NOTHING BUT BURGERS AND fries next Saturday? Probably not, but if a day of salty, fatty fast food turns into the pattern for your everyday diet, odds are you'll increase your chances of becoming overweight and developing (among other things) a high blood cholesterol level and high blood pressure — all of which contribute to heart disease.

Similarly, not enough of some nutrients can also cause problems. If you don't eat enough calcium, you'll increase your risk of developing weak bones that can easily fracture later in life. A lack of fibre can increase the likelihood of bowel cancer in the longer term and give you the more immediate problem of constipation.

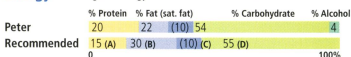
Continued overleaf

Peter: Minerals and vitamins



Energy

Percentage of energy from each macronutrient and alcohol.



(A) 15% protein provides a good balance. Slightly less or more is OK for most people.

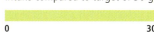
(B) Recommended maximum percentage in your diet.

(C) Saturated fat is a component of total fat that should be 10% or less of your diet.

(D) You should get more than half your energy from carbohydrates, so the recommended % is about 55 or over.

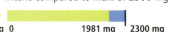
Fibre

Intake compared to target of 30 g



Sodium

Intake compared to max. of 2300 mg



many years to help lower my high blood cholesterol level and to keep my weight down. The food I eat is enjoyable, so an extra banana or apple would be easy to live with. I've noticed my weight is increasing, so I'll also be taking longer walks or jogging more to burn up extra energy."

HOW'S YOUR DIET?

The complete lifestyle package

Diet is one of many factors that can influence your health. Eating well, taking regular physical activity, limiting the amount of alcohol you drink and not smoking all help to improve your overall wellbeing. There are also genetic factors, like a family history of heart problems, that you can't change, but which may increase your motivation to aim for a healthy lifestyle.

From page 9

You may also become anaemic if you don't eat enough iron.

Generally speaking it's not hard to meet the requirements for most nutrients. All the volunteers in our trial ate enough protein and most minerals and vitamins. However, their diets still could benefit from a few tips on what to eat, some extra planning and a little motivation. Too much total fat, saturated fat and sodium, and not enough calcium and zinc were common problems.

What is a healthy diet?

A healthy diet should be balanced in terms of the energy contributed by what are called macronutrients: fats, carbohydrates and proteins. It should also contain enough minerals and vitamins to maintain a healthy body. In most cases, these are ex-

pressed in terms of a recommended dietary intake (RDI) — the daily intake of a nutrient that's estimated to be adequate to meet the known nutritional needs of practically all healthy people. There's also a healthy target for fibre and recommended upper limits for sodium and alcohol.

We compared our volunteers' diets with the 'target' figures for the various nutrients. However, they're not very practical targets for you on a day-to-day basis: it's hard to calculate how many kilojoules you're getting from each macronutrient, and virtually impossible to add up the amount of vitamins and minerals you eat. (It's hard to 'overdose' on vitamins and minerals in food, even if you eat a lot more than the RDI. But be careful if you take supplements: very big overdoses of some may be harmful.)

It's also difficult to estimate your precise indi-



MARGARET

Age: 62

BMI: 26

Physical activity

level: Light to moderate.

Margaret is retired and lives alone. She regularly looks after her grandson, likes to be active around the home and walks her dog most days.

She kicked off her day early during the trial

week, with a cup of tea. Some

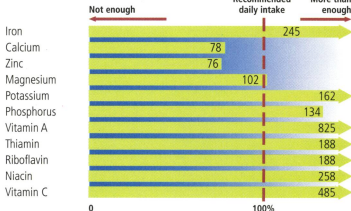
days, breakfast was whole-wheat cereal and full-cream milk, sometimes with a slice of toast with butter. Other days she ate an egg on toast. Every day she ate morning and afternoon snacks of fruit, yoghurt, a scone or a slice of toast.

Lunch was usually a buttered salad roll with cheese, chicken, ham or tuna — although one day she ate a hot dog at the shops.

She cooked a variety of dinners, including lamb's fry,veal steak, sausages and oven-baked crumbed fish fillets — all with a mix of vegetables. Sometimes she unwound after dinner with a glass of white wine.

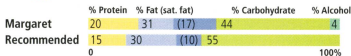
Margaret likes fruit and it helps give her enough fibre. She also gets more than enough of many of the nutrients she needs, especially vitamin C and iron. However, because she's in the at-risk age for osteoporosis, she should aim to get 100% of the recommended amount of calcium — she's getting 78%. Breakfast cereal with milk and a yoghurt snack on seven rather than three to four days a week would easily provide the calcium boost she needs. At 76% of the RDI, she could also be short on zinc, which is important for wound healing and other bodily functions. She'll find zinc in the extra dairy foods, but could

Margaret: Minerals and vitamins



Energy

Percentage of energy from each macronutrient and alcohol.



Fibre

Intake compared to target of 30 g



Sodium

Intake compared to max. of 2300 mg



also get it from porridge, rice, bread, seafood or legumes, for example.

Margaret's overall fat intake was slightly over the maximum recommended 30% mark, and half of it was saturated. Saturated fat can increase the amount of cholesterol in your blood, which in turn increases your risk of developing heart disease. Although Margaret says her blood cholesterol level has been normal for years, gradually changing to margarine instead of butter, switching to reduced and low-fat dairy products and choosing leaner cuts of meat are good ideas.

She was pleased to know the options. "Calcium was my only worry, so I'll eat more yoghurt straightaway. The other changes might take a while."

vidual needs. There are generous safety margins in RDIs and anything between 70% and 100% may still be adequate. For a more practical guide to what to eat, see *How to eat well*, below.

There are other potentially beneficial substances in food we couldn't measure in our diet assessment. See *What about the new stuff we hear about?*, page 12, for more on these.

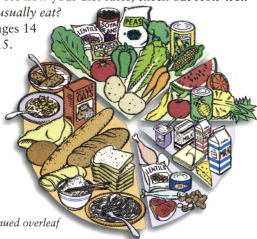
How to eat well

The new Australian Guide to Healthy Eating (see page 14) provides information about the amounts and kinds of foods needed each day to help you get enough of the nutrients essential for good health.

The guide is quite flexible, suggesting a healthy range for the number of serves of each type of food, and giving sample serving sizes for the five food groups. The plate-shaped chart (see right) is part of the guide and shows the groups in proportions consistent with healthy eating. From larger to smaller recommended contribution to your diet, these are:

- Bread, cereals, rice, pasta, noodles and ready-to-eat breakfast cereals.
- Vegetables and legumes (peas, beans, pulses).
- Fruit, including canned fruit.
- Milk, yoghurt and cheese.
- Lean meat, fish, poultry, eggs and nuts.

To see how your diet rates, check out *How well do I usually eat?* on pages 14 and 15.

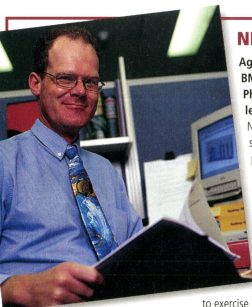


Continued overleaf

What about alcohol?

Women should limit their alcohol intake to two standard drinks per day and men to four. More than this can harm your health. A standard drink contains about 10 g of alcohol. This is roughly:

- Spirits — 30 mL nip.
- Port — 60 mL glass.
- Wine — 100 mL glass.
- Standard beer — 250 mL glass (¾ can).
- Low-alcohol beer — 375 mL can.



NEILL

Age: 38

BMI: 22

Physical activity level: Sedentary.

Neill recently swapped a physically demanding job for a desk job, which has cut his level of activity not only at work, but also his opportunities

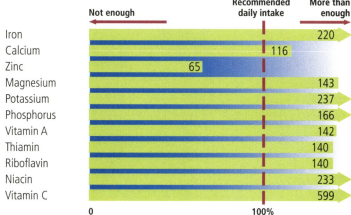
to exercise by bike-riding or

walking. For ethical reasons, he's a vegetarian, but includes cheese and eggs in his diet.

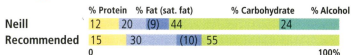
He plans his diet and consciously includes plant foods that are good sources of most of the nutrients found in the meat he doesn't eat. Breakfast during the trial week was either whole-wheat cereal or rye bread. Lunches included salad rolls and focaccia during the week; at the weekend he ate braised mushrooms, vegetable quiche, salad and potato wedges. Dinner always included plenty of vegetables and pasta, rice or legumes. These generous serves helped provide enough fibre, but not enough zinc (65% of the RDI). In addition to the zinc-boosting suggestions we provided for Margaret (left), Neill could try some muesli on his cereal or snack on nuts.

He doesn't like junk food, but enjoys a drink. He usually has about three cans of beer and one or two glasses of wine each day after work. This doubled on the weekend of record-keeping due to a visit to

Neill: Minerals and vitamins



Energy Percentage of energy from each macronutrient and alcohol.



Fibre

Intake compared to target of 30 g



Sodium

Intake compared to max. of 2300 mg



the wineries. Over the week he averaged 90 grams of alcohol a day — more than twice the maximum recommended limit.

Neill knows he needs to change his diet now his lifestyle has changed. "I know I drink more than I should, but I enjoy it. However, I've put on a couple of kilos in the past few weeks, so I'm definitely starting to cut down. I just don't need all that energy any more. And I've started exercising when I get home from work."

HOW'S YOUR DIET?

If you'd like a free poster or booklet about the guide, phone the Commonwealth Department of Health and Family Services on 1800 020 103, or go to its website: <http://www.health.gov.au/pubhlth/strateg/food/guide/>

What about the new stuff we hear about?

Nutrition science has discovered that it's not only minerals and vitamins that may be necessary for good health. Other substances in foods may also provide benefits.

Folate news flash

One vitamin not yet listed in Australian food databases and therefore not measured in our assessment is folate, which is important to help reduce the risk of giving birth to a baby with spina bifida. As folate levels are important in the first few weeks of pregnancy, all women with a possibility of becoming pregnant are advised to take a folate supplement in case they aren't getting enough from their daily diet.

You'll find about 10% of the daily recommended 400 µg of folate for these women in each of the servings below:

- | | |
|--|-------------------------------|
| ■ Folate-enriched breakfast cereal — ½ cup to ¾ cup. | ■ Asparagus — 1 medium spear. |
| ■ Folate-enriched bread — 2 slices. | ■ English spinach — 2 leaves. |
| ■ Lentils (cooked) — ¼ cup. | ■ Vegemite — 1 teaspoon. |
| ■ Chicken liver — a bite. | ■ Orange juice — 1 cup. |
| ■ Chickpeas (cooked) — ½ cup. | ■ Oranges — 1 medium. |
| | ■ Broccoli — 3 florets. |

For example, much of the research on antioxidants, which are thought to help protect against cancer, has focused on vitamins — C, E and beta-carotene. Now attention has broadened to include a number of naturally occurring substances not generally regarded as nutrients. These so-called phytochemicals include, for example, carotenoids (in yellow and orange fruits and vegetables, and dark-green leafy vegetables), flavonoids (in fruits, vegetables, tea and red wine) and isoflavonoids (in legumes and soybean products).

In addition to their potential antioxidant role, isoflavonoids are also phyto-oestrogens — natural chemicals in plants that partially mimic the effects of the human hormone oestrogen. Although there are many questions to be answered, preliminary research suggests phyto-oestrogens may offer protection against some cancers (breast, colon and prostate) as well as help women with menopausal symptoms.

If evidence develops to support the value of these and other non-nutrient compounds in your diet, RDIs could be devised for them too. In the meantime, eating more coloured fruits and vegetables and considering soy products like tofu, tempeh and soy milk is good advice.

SANDRA

Age: 41

BMI: 22

Physical activity level: Light to moderate.

PAUL

Age: 43

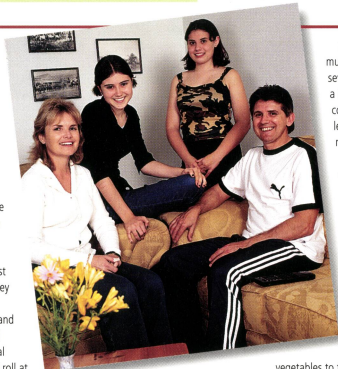
BMI: 23

Physical activity level: Moderate.

Paul and Sandra are married, with two teenage daughters. Paul is a factory manager and is up and down stairs all day. Sandra is an administration assistant. After work, Paul manages to squeeze in cycling or aerobics most days. Sandra enjoys one or two games of hockey and an aerobics session each week.

Except for dinner, which they shared, Paul and Sandra ate very different foods during the trial week. Paul missed breakfast. Sandra had cereal with milk, or toast. Paul liked meat on a bread roll at lunch, but Sandra often went for fruit salad or a muffin.

Sandra cooks dinner, but will get her daughters to start it when she knows she'll be home late. They were mostly meat dishes like sausages, spaghetti bolognese or veal steak with only a small amount of vegetables. Two nights the family ate takeaway: BBQ chicken and pizza. Every night after dinner, Sandra treated herself to a chocolate and Paul ate a packet of potato crisps.



Sandra and Paul are getting too much fat and salt, and not enough of several minerals and vitamins. Paul ate a lot more food than Sandra, contributing to his very high sodium level, though he's short of fewer nutrients.

They put the deficiencies in their diet down to a lack of time.

However, small changes will make a difference. Paul should have breakfast — cereal, yoghurt or a piece of fruit. They can remind each other to take fruit to work and to make time to eat it.

A whole-grain salad sandwich with reduced-fat cheese for lunch would provide some of the nutrients they're going short of. Adding more

vegetables to the evening meal and eating correspondingly smaller serves of the meat component would push some fat and sodium out of their diets.

Paul is keen to make a good start to the day: "When I eat breakfast, I eat well the rest of the day," Sandra says, "I'll make a note to take breaks to eat fruit at work and to have extra vegetables for dinner, just as long as I don't have to give up chocolate." There's no problem with Paul and Sandra enjoying the odd treat if they make the other changes they're planning.

Watching your weight and shape

Some of our volunteers were concerned about their weight, and it's true that being too thin or too fat increases your chance of developing health problems. You can see whether you weigh too much or too little using the body mass index (BMI). To find your BMI, divide your weight in kilograms by your height in metres squared.

For example, a 1.6 m tall woman who weighs 60 kg has a BMI of around 23:

$$60 \div (1.6 \times 1.6) = 60 \div (2.56) = 23.4$$

A healthy weight tends to fall in a BMI range of 20 to 25. Below 20 is underweight and above 25 is overweight. Above 30 is classified as obese.

Your shape is also important. Fat deposited around the waist, as is common in men, is more likely to be harmful to your health than weight on your hips. It's possible to have a healthy BMI and still carry too much fat on your waistline. A high BMI with a big waistline carries the most risk. As a rough guide, men should aim to limit weight gain to no higher than a waist measurement of about 100 cm, and women to about 90 cm.

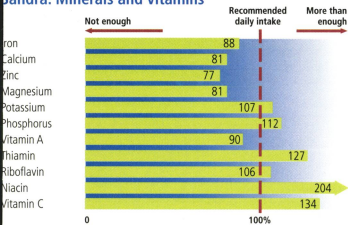


Hold the salt

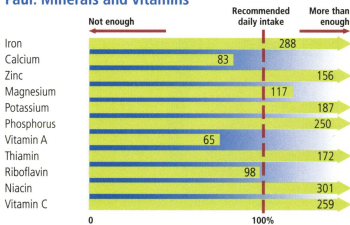
A diet too high in sodium (a constituent of salt) can contribute to high blood pressure, which in turn is linked to stroke and heart disease. So it's wise to aim to eat less than the recommended maximum daily intake of 2300 mg. This can be difficult, as our volunteers found.

Most of the sodium we eat comes in processed foods. Eating more fresh fruit and vegetables, choosing lower-salt options in the supermarket and limiting salty snacks or takeaways are good ways to cut back on the sodium in your diet.

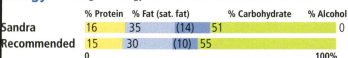
Sandra: Minerals and vitamins



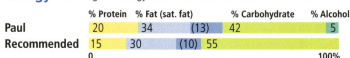
Paul: Minerals and vitamins



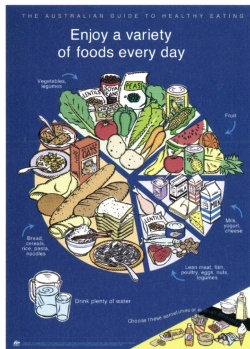
Energy Percentage of energy from each macronutrient and alcohol.



Energy Percentage of energy from each macronutrient and alcohol.



HOW'S YOUR DIET?



How well do I usually eat?

Do you eat the right amount of foods from each of the five food groups in the Australian Guide to Healthy Eating?

Step 1: Use the examples and sizes for one serving in the quiz on the right to estimate how many serves of each you have per day. Although there will be variations from day to day, your usual or average intake is important.

For example, if you usually have four slices of bread a day:

Two slices = 1 serve (60 g).
So two sandwiches = 2 serves of bread.

A visual guide to how much of which foods it's good to try to eat every day.

Step 2: Add up the number of serves (**column 1**) you eat in each food group and compare your total (**column 2**) to the recommended daily number of serves for your age group and sex (**column 3**). You can get a copy of the guide to show you the extra serves recommended if you're pregnant or breastfeeding.

■ Not all the foods you eat may be listed. To include them, look for a rough match with a listed food and choose that one. Mixed foods and meals can also be included if you look for a match for the foods that went into them.

■ If you come up short of the recommended number of serves for any food group or eat too many extras, you may need to reassess your eating habits. If you need to lose weight, try eating more from the vegetables and fruit groups instead of extras. More from the cereals group may also be a good idea as these are filling foods that are low in fat. Also try to get more physical activity.

■ If you're concerned about your diet, you may find it useful to talk to a dietitian for advice and ideas about how to make any changes. Look under dietitians in the *Yellow Pages* for an Accredited Practising Dietitian.



JANE

Age: 30

BMI: 24

Physical activity level:
Sedentary.

Jane is a police officer and manages a restaurant part-time. She squeezes in a course at university and doesn't get much opportunity for physical activity.

The quality of her diet was influenced by her hectic schedule.

Most days started with a nutritious breakfast cereal,

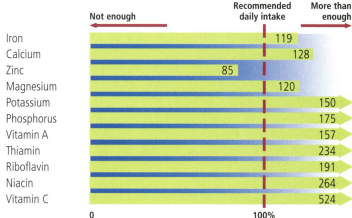
but moved on to a range of meals and snacks that contained hefty amounts of total fat, saturated fat and sodium.

One lunch was salad, but other days it was a cheesy crepe, toast with butter or a chicken burger with fries. Dinners included meat, chicken or spinach in a pie, ravioli and spaghetti, and leg ham with some vegetables. Jane's also partial to chocolates and ice cream between meals. One day almost all the fat she ate came from snacks between meals.

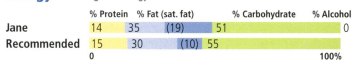
Choosing leaner meats with extra vegetables for dinners would be a simple way to cut back on fat and salt. Lower-fat cheese, like reduced-fat cheddar, cottage or ricotta at lunch, would also keep up her calcium level but lose fat. Replacing some snacks with fresh or canned fruit would increase the fibre she's a bit light on.

Jane's diet is mostly fine for vitamins and minerals, but if she cuts

Jane: Minerals and vitamins

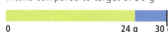


Energy Percentage of energy from each macronutrient and alcohol.



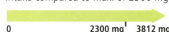
Fibre

Intake compared to target of 30 g



Sodium

Intake compared to max. of 2300 mg



back on chocolate and ice cream she'll have to look elsewhere for calcium — perhaps reduced-fat milk or yoghurt. At 85% of the RDI for zinc, chances are she's getting enough. If she was short, the changes we've suggested would bring this figure up.

Jane says changes will be a challenge, "It's very hard to eat well on the run. I think I'll tackle meals at home first."

See the instructions for how to complete this quiz in *How well do I usually eat?*, left.

	1	2	3
Food group and nutrients/ substances supplied	Example of one serving	Number of serves I usually eat each day	Recommended servings per day
Bread, cereals, rice, pasta, noodles (A) Carbohydrate, protein, fat, fibre, thiamin, riboflavin, niacin, magnesium, zinc, folate and sodium.	2 slices (60 g) bread 1 medium bread roll 1 cup (180 g) cooked rice, pasta, noodles 1 cup (230 g) cooked porridge 1 ½ cups (40 g) ready-to-eat cereal ½ cup untoasted muesli ⅓ cup (40 g) flour	 Total serves =	4-7 yrs: 5-7 8-11 yrs: 6-9 12-18 yrs: 5-11 Men 19-60 yrs: 6-12 60+ yrs: 4-9 Women 19-60 yrs: 4-9 60+ yrs: 4-7
Vegetables and legumes (B) Carbohydrate, fibre, beta-carotene, vitamin C, folate, magnesium and iron. Legumes contain phytoestrogens. Some vegetables contain carotenoids.	⅓ cup (75 g) cooked vegetables ⅓ cup (80 g) cooked dried beans, peas, lentils or canned beans 1 cup of salad vegetables 1 small potato	 Total serves =	4-7 yrs: 2 8-11 yrs: 3 12-18 yrs: 4 19-60 yrs: 5 60+ yrs: 5
Fruit and fruit juice Carbohydrate, fibre, vitamins, especially vitamin C, and folate. Fruit also contains flavonoids.	1 medium piece (150 g) of fruit (apple, banana, orange, pear) 2 small pieces (150 g) of fruit (apricots, kiwi fruit, plums) 1 cup (150 g) diced pieces of canned fruit 1 ½ tablespoons of sultanas 4 dried apricot halves ⅓ cup (125 mL) fruit juice	 Total serves =	4-11 yrs: 1 12-18 yrs: 3 19-60 yrs: 2 60+ yrs: 2
Dairy products (milk, yoghurt, cheese) Protein, carbohydrate, fat, cholesterol, calcium, magnesium, zinc, riboflavin, vitamin B ₁₂ , sodium and potassium.	1 cup (250 mL) fresh, long-life or reconstituted dried milk 1 cup (250 mL) soy milk ⅓ cup (125 mL) evaporated milk 2 slices (40 g) cheese 1 small carton (200 g) yoghurt 1 cup (250 mL) custard	 Total serves =	4-11 yrs: 2 12-18 yrs: 3 19-60 yrs: 2 60+ yrs: 2
Meat, fish, poultry, eggs, nuts Protein, fat, cholesterol, iron, zinc, niacin and vitamin B ₁₂ .	65–100 g cooked meat or chicken eg: half cup of lean mince 2 small chops 2 slices of roast meat 80–120 g cooked fish fillet 2 small eggs ⅓ cup peanut, almonds ⅓ cup sunflower seeds, sesame seeds	 Total serves =	4-7 yrs: 0.5 8-18 yrs: 1 19-60 yrs: 1 60+ yrs: 1
Extras The guide allows for extra foods in moderation, recognising that these can add to the enjoyment of a healthy diet. Extras tend to be high in fat, sugar, alcohol or salt but relatively low in useful minerals and vitamins.	1 (40 g) doughnut 4 (35 g) plain sweet biscuits 1 slice (40 g) cake 25 g chocolate 2 tablespoons (40 g) cream 1 can (375 mL) soft drink 1 small packet (30 g) potato crisps ⅓ (60 g) meat pie or pastry 12 (60 g) hot chips 1 ½ scoops (50 g scoop) ice cream Approximately 2 standard drinks	 Total serves =	4-11 yrs: 1-2 12-18 yrs: 1-3 Men 19-60 yrs: 0-3 60+ yrs: 0-2.5 Women 19-60 yrs: 0-2.5 60+ yrs: 0-2

(A) You don't need to count margarine, butter or oil eaten with these foods if you use it sparingly (about a teaspoon per slice of bread). If you add a lot, count it in extras:

(B) If you're a vegetarian, legumes like peas, beans and lentils — which are good sources of protein and iron — should be counted in the meat group instead of the vegetable group.

Concentrated markets

A single manufacturer commanding a massive market share with a range of different supermarket brands: it happens a lot in Australia, but do you know who owns what products, and where real choice is limited?

IN BRIEF

■ A number of common supermarket products in Australia are dominated by a single major player. In some cases this concentration comes from a variety of different brands owned by one company, and it's not always easy to see. So if you want to boycott a company for some reason, it can be hard to know which brands to avoid.

■ Highly dominated markets include common purchases like chewing gum, cheese spreads, baby food, yeast spread and matches.

THE SIZE OF AUSTRALIA'S ECONOMY lends itself to markets that are easily dominated by one or two major players. Relative to the bigger economies in Europe, Asia and the US, Australia doesn't have anywhere near the same number of consumers to support similar levels of competition.

Australia's market shares are often concentrated among a small group of companies, and it's easy to find examples of 'brand proliferation', where each of these big players controls a handful of different brands under a single corporate umbrella.

What do the high levels of market concentration and brand proliferation mean for you? This article looks at some common supermarket categories that fit the profile of a dominated market.

Consequences of concentration

Few Australians would be surprised that 90% of the market for yeast spread belongs to Kraft's Vegemite. But would you expect the same company to have almost a 96% share of the cheese spread market, worth over \$20 million a year?

There are numerous markets in Australia similar to this one, where competition seems non-existent — or at least limited — because of a high market concentration. For more examples, see *Dominated markets* on page 19.

For many consumer watchdogs, the word 'monopoly' is usually cause for alarm. The immediate concern is that a company that completely dominates a market will be in a position to control prices and even quality — rather than having competition determine them — and lock out potential competitors from the market. In this scenario, the consumer is likely to be the loser.

The government has a role in patrolling markets that are vulnerable to such anti-competitive practices. Keeping an eye on unfair pricing became the responsibility of the Australian Competition and Consumer Commission (ACCC) when it was established in 1995 with the merger of the Trade Practices Commission and the Prices Surveillance Authority (PSA).

The PSA used to monitor prices of various goods and services. Where there was a risk of unfair pricing for a certain product — one of the possible consequences of concentration — that product would be 'declared', meaning that manufacturers had to give the PSA prior notice and justification of any price increases.

In 1990, the PSA's declared list included beer,

Disposable nappies

This is a concentrated market, with Kimberly-Clark holding a 72% share. Its leading brand, Huggies, accounted in 1996–97 for over half of the total

grocery value of this \$267 million market. Its other brands include Snugglers and VIPs.

Australian Pacific Paper Products' market share was due to its two brands, Babylove and Lullaby.

The total market volume (grocery and pharmacy) for disposables came to about 800 million nappies in the 12 months prior to August/September 1997.

* Source: Australian Grocery Industry Marketing Guide, 1998. Figures represent the market share in terms of grocery value (the dollar value sold in supermarkets).

Market value figure from the 12 months ending August/September 1997.

Disposable nappies

Grocery value: \$267 million*

Corporate shares	(%)
Kimberly-Clark	71.8
Australian Pacific Paper Products	11.1
Naelfran	4.3
Proctor & Gamble	0.2
Other	12.6

Brand shares	(%)
Huggies	51.2
Snugglers	14.6
Babylove	6.8
VIPs	5.7
Lullaby	4.3
Generics/house brands	12.3
Other	5.1



biscuits, instant coffee, tea and pet food. But price surveillance has since been reeled in — the ACCC now monitors prices charged only for harbour towage and some types of glass containers (it stopped monitoring petrol prices from August 1).

The ACCC also keeps an eye on mergers to ensure they don't result in a single company wielding too much control over a particular market. If a merger looks as though it might have a detrimental effect on competition, the ACCC will move to block it. For more on this, see *Mergers and the ACCC*, page 18.

Many brands, one company

Related to market concentration is the fact that a company's total share in a particular market may not be attributed to a single flagship brand — like Vegemite — but might instead be the result of the sum of sales from several brands it owns. Having a range of products spread across a single market, a manufacturer can cater to different tastes. It might target high-end shoppers with an expensive premium brand, and still reap dividends from bargain hunters with another brand it markets as low-cost/good value.

Lever Rexona has over half the market for deodorants, for example, but its market share comes from five different brands (see *Deodorants*, page 18) that you might not immediately connect with the same company. Under these circumstances, you may be given a false sense of competition, unaware that most of the brands are actually owned by one company.

In other cases, though, a manufacturer's marketing strategy could hinge on consumers identifying its products with a popular brand name. Kellogg's, for example, has its name emblazoned on all its cereals because it believes there's something to be gained from the association.

Exercising your discretion

The bottom line is that the product label isn't necessarily going to tell you everything you'd like to know about who the manufacturer is and who its 'parent' might be. So if you exercise your buying power based on something more than price or quality — say, by boycotting a company because of its environmental record — you might not know how far or how wide a company's product range extends. There's no guarantee it will have stamped all its products with its mark.

If, for whatever reason, you choose to practise this kind of deliberate discretion when you're shopping around, you could find yourself having to do a bit of detective work to figure out what you should and shouldn't buy. And your decision to restrict your choice might mean having to avoid five different brands — perhaps 70% or more of what's available — from a single company in a single market (and if that company is owned by another, you could be looking at scores of different brands, across different products).

(More overleaf)



Nestlé and Unilever own brands in many different markets — these are just a few examples: **Nestlé:** Nescafé, Perrier, Carnation, Maggi, Findus, Violet Crumble, Frisco, Kit Kat, Quality Street, Friskies. **Unilever:** Flora, Lipton, Chicken Tonight, Cornetto, Birds Eye, Omo, Surf, Comfort, Jif, Domestos, Lux, Pears, Rexona, Vaseline, Sunsilk, Aim, Calvin Klein Cosmetics, Elizabeth Arden.

Margarine

Meadow Lea Foods has the dominant share in the margarine market, with brands like Meadow Lea, Gold'n Canola, Olive Grove, Golden Pastures and Mrs McGregors.

Meadow Lea Foods is part of the Goodman Fielder empire, which includes companies like Uncle Tobys, Quality Bakers Australia, Pampas Pastry Products, Steggles (fresh and frozen poultry) and Leiner Davis Gelatin.

Florafoods has about a third of the margarine market with products like Flora, Miracle and Daffodil. It in turn is owned by the Anglo-Dutch multinational, Unilever, which also owns Unifoods, John West, Lever Rexona and others (see above right).

* Source: Australian Grocery Industry Marketing Guide, 1998. Figures represent the market share in terms of grocery value. Market value figure from the 12 months ending August/September 1997.

Margarine

Grocery value: \$271.9 million*

Corporate share	(%)
Meadow Lea Foods	43.5
Florafoods	33.5
House brands/generics	16.7
Others	6.3

Brand shares	(%)
Meadow Lea	24.0
Flora	19.9
Gold'n Canola	7.5
Miracle	5.7
Olive Grove	4.0
Nuttex	3.8
Daffodil	3.0
Mrs McGregors	2.3
Golden Pastures	2.1
Generics/house brands	16.7
Others	11.0





Deodorants

Lever Rexona, part of Unilever, has over half of this market. Its brands include Rexona, Impulse, Norsca, Lynx and Degree. In addition, Lever Rexona's products vary from laundry detergents to toothpastes to hairsprays and more.

Reckitt & Colman has Sprayfresh and Cool Charm, Gillette has Dry Idea, and Bristol-Myers has Mum.

Deodorants

Grocery value: \$161.1 million*

Corporate shares	(%)
Lever Rexona	56.3
Reckitt & Colman	10.5
Gillette	8.4
Bristol-Myers	6.1
Cussons	3.4
Helene Curtis	3.0
Other	12.3

Brand shares	(%)*
Rexona	22.8
Impulse	10.9
Sprayfresh	10.2
Mum	8.9
Norsca	5.1
Lynx	4.8
Cool Charm	4.4
Dry Idea	3.8
Degree	3.2
Australis	2.7
Generics/house brands	1.5
Other	21.7

* Source: Foodweek Industry Yearbook and Directory, 1998.

** The individual brand shares are expressed as a percentage of the total grocery volume of deodorants sold in the 12 months prior to August/September 1997, which was 45.6 million units.

Mergers and the ACCC

The general desirability of permitting competition is so well established that those who wish to restrict or inhibit competition should bear the burden of demonstrating why that is justified in the public interest.

— The 1993 Hilmer Report on national competition policy.

Mergers create large companies that may easily dominate a market, increasing the risk of anti-competitive practices. But mergers may also promise more efficient companies (through economies of scale and more expansive distribution networks, for example) that can spur greater competition with Australian counterparts as well as with imports.

It's against this backdrop — and in light of the quote, above — that the ACCC assesses some proposed mergers. The guidelines set out in section 50 of the Trade Practices Act prohibit mergers "which would have the effect or likely effect of substantially lessening competition in a substantial market for goods or services".

But instead of saying when, exactly, it will oppose a merger, the ACCC says, instead, when it's likely not to object to one. It probably won't be concerned with a merger that creates a company with less than 40% market share, for example.

The table on the right gives an idea of how many mergers the ACCC ends up opposing. Note that some mergers it opposed may have subsequently been approved (perhaps because they were amended to address the ACCC's concerns over competition). The number of mergers it actually looks into is only a fraction of the total number that occur in Australia each year.

How it works

In 1997 there were four major paint manufacturers in Australia: Dulux, Watty, Taubmans and Bristol. They had 40%, 28%, 14% and 8% of the paint market, respectively.

In 1996 the ACCC opposed Watty's proposed acquisition of Taubmans. The move would have left two big manufacturers in the market, each with about a 40% share, and a third, Bristol, out on the fringe. The ACCC was concerned that such a reduction in the number of paint manufacturers would be likely to result in price increases.

A year later, the ACCC announced that it was unlikely to oppose a proposed merger of Taubmans and Bristol after the two companies argued that Bristol, on its own, was too small to challenge the two largest manufacturers. But the merger with Taubmans would create a company with the size, market share (22%) and efficiencies to compete with Dulux and Watty. The merger went ahead last year.

Mergers examined and opposed by the ACCC

Year	Mergers examined	Opposed*
1990-91	120	3
1991-92	103	3
1992-93	86 (A)	6 (B)
1993-94	132	4
1994-95	151	7
1995-96	140	6
1996-97	147	7

* Includes cases which were later approved — some with revised merger conditions.

(A) This figure is abnormal because the mergers test was amended in January 1993.

(B) Although the ACCC only opposed five mergers in this time period, the Attorney-General successfully sought an interim injunction against a sixth.



Toothpaste

While it's clear from the name where Colgate-Palmolive's big market share comes from, SmithKline Beecham's main brand is Macleans, Lever Rexona's share comes from sales of Aim and Close-up, and Pearl Drops is owned by Carter Wallace.

The companies that control this market share are all owned by overseas 'parents' — in the US and the UK, for the most part. For example, Lever Rexona belongs to Unilever (which is Anglo-Dutch) and Oral B is part of the US giant, Gillette.

Toothpaste

Grocery value: \$175.5 million*

Corporate shares	(%)
Colgate-Palmolive	61.0
SmithKline Beecham	18.1
Lever Rexona	5.9
Stafford Miller	5.4
Carter Wallace	2.7
Oral B	2.1
Other	4.8

Brand shares	(%)
Colgate	59.6
Macleans	18.1
Sensodyne	4.9
Aim	3.6
Pearl Drops	2.7
Close-up	2.3
Oral-B	2.1
Other	6.7

* Source: Australian Grocery Industry Marketing Guide, 1998.

Figures represent the market share in terms of grocery value. Market value figure from the 12 months ending August/September 1997.

Dominated markets

Source: Australian Grocery Industry Marketing Guide, 1998.

** Market shares are usually shares of dollar value. A few shares are of volume.

(A) Includes products such as Milo and Quik.

(B) Includes medicinal confectionery like throat soothers and antacids.

Dominated markets*

Rank	Market category	Company / brand	Market size (\$ millions)	Estimated market share (%)**
1	Chewing gum	Wrigley	64.1	98.6
2	Cheese spreads (jars)	Kraft	20.7	95.7
3	Tomato ketchup	Heinz	3.4	93.3
4	Gravy (canisters)	Cerebos Foods	9.4	91.5
5	Processed baby food	Heinz	64.1	91.1
6	Yeast spread	Kraft	67.3	89.2
7	Matches	Bryant & May	6.0	88.8
8	Coffee/tea whiteners	Nestlé	3.2	88.4
9	Soups — canned, 'natural'	Campbell's	5.5	82.4
10	Cereal beverages	Nestlé	5.3	80.8
11	Mexican foods	Pillsbury	53.8	80.4
12	Specialty teabags	Twinnings	27.5	80.3
13	Gravy (box powders)	Cerebos Foods	19.6	80.2
13	Cola	Coca-Cola	634.5	80.2
15	Rice	Sunrice	77.4	78.8
16	Baby biscuits/ruskis	Heinz	2.7	78.0
17	Frozen cakes	Sara Lee	14.5	77.9
18	Dishwashing detergent	Benciser Australia	34.2	77.4
19	Chocolate blocks	Cadbury	173.9	75.9
20	Pasta/sauce — fresh	Latina fresh	60.0	75.5
21	Instant coffee	Nestlé	410.0	74.8
22	Milk modifiers (A)	Nestlé	112.2	74.1
23	Noodles — simmer	Nestlé	60.8	73.7
24	Soups — packet	Continental	23.7	73.3
25	Heavy-duty cleaners	Lever Rexona	23.1	72.8
26	Pour-over gravy	Cerebos Foods	36.0	72.5
27	Disposable nappies	Kimberly-Clark	267.0	71.8
28	'Functional' confectionery (B)	Nestlé	41.6	71.2
29	Baby cereal	Heinz	4.3	71.1
29	Rinse aids	Finish	7.3	71.1
31	Dog food — canned	Uncle Ben's	301.4	71.0
32	Dairy blends	Devondale	56.6	70.5
32	Soups — can, single-serve	Heinz	7.2	70.5
34	Coffee — pulverised	Bushells	3.1	70.1
35	Lighters	Bic	8.1	68.8
36	Value-added potato	Nestlé	0.3	68.6
37	Dietary salt	Diet-Rite	1.7	68.0
38	Baby shampoo	Johnson & Johnson	5.1	67.8
39	Nursing pads	Johnson & Johnson	1.9	67.1
40	Baby powder	Johnson & Johnson	13.1	66.8
41	Baby bath	Johnson & Johnson	5.0	65.0
42	Value-added pasta	Unifoods	53.7	64.7
43	Razor blades (non-disposable)	Gillette	62.8	64.2
44	Cat food — canned	Uncle Ben's	227.1	63.4
45	Batteries	Eveready	103.6	62.4
46	Value-added rice	Unifoods	17.6	62.2
47	Snacks (mixed packs)	Smith's	46.6	61.9
48	Chest rubs/inhalants	Proctor & Gamble	7.7	61.4
49	Indian cuisine	Patak's	17.0	61.0
49	Toothpaste	Colgate-Palmolive	175.7	61.0
51	Sandwich/storage bags	NationalPak	8.6	60.8
52	Sunless tanners	Ambre Solaire	1.3	60.6
53	Soup — canned chunky	Campbell's Chunky	13.2	60.4
54	Table salt	Cerebos Foods	10.4	60.2

Big bucks talk big in investments. But if you've only got modest life savings, you may get second-class treatment from a financial planner. Given the mixed standards of advice we found in our study, how do you choose, and get the best out of, a financial planner?



Who do you trust with your life savings?

IN BRIEF

■ We're increasingly being asked to take responsibility for our financial future, but not enough consumers know how to do this, and the standard of financial advice is still too inconsistent.

■ Standards within the financial planning profession are improving but there's still a long way to go. The performance of almost one in five of the financial planners in this study failed to meet the requirements of our expert panel. See *Not a Buying Guide* on page 24.

■ Don't expect a comprehensive financial plan to be free or cheap: expect to pay a reasonable amount for good service.

THE RESULTS OF THIS COMPREHENSIVE study of financial planners show that consumer expectations of what they'll get from a free consultation or some cheap advice are too high, and the standards of some planners are still way too low. As a profession, financial planning still needs to lift its game.

The good news is, across the board, standards of advice are improving (albeit from a low base) compared with our April 1995 study. There were only a few legally 'shady' recommendations and no outrageously speculative investment strategies in this study. Most planners at least met their fundamental legal obligations to the client. Many planners are

The study: CHOICE and ASIC work together

The 1998 financial planners' study was a joint project of CHOICE and the Australian Securities and Investments Commission (ASIC). This article is CHOICE's own analysis of the results.

Over several weeks, 37 CHOICE readers each visited two to four financial planners — 100 in all. They asked each planner to provide a written, comprehensive financial plan, and an expert panel put these plans through a rigorous assessment. On a larger scale, this study repeated a former one published in CHOICE in April 1995, in which one in four of the plans was judged to be substandard. We wanted to see whether standards in the financial planning industry had improved.

See *Not a Buying Guide* on page 24 for the evaluation criteria and how the plans rated, and pages 20 to 23 for a more detailed discussion of what the assessment reveals about the state of the financial planning industry, and your chances of getting a good plan.

CHOICE and ASIC would like to thank the experts who generously gave their time and knowledge to the study:

■ **Wayne Byrne** is a research officer with the Canberra-based National Information Centre on Retirement Investments (NICRI).

■ **Ken Breakspear** is the general manager, policy and professional standards, for the Financial Planning Association of Australia (FPA).

■ **Heather Loewenthal** is a special counsel, sales and product, with Westpac Financial Services. **Peter Vymys** is also a counsel with Westpac Financial Services, in the area of financial planning compliance. (They didn't assess the plans from Westpac.)

■ **Dan Hogan** is a consultant with national financial services compliance firm THP Services. **Michael Rowles** is the compliance manager of the same firm, which reviews 2500–3000 advisers each year.

■ **James Doogue** is a director of the Perth financial planning firm James Doogue Securities. He holds an unrestricted securities dealer's licence and is a licensed life insurance broker.

attempting to take care and provide their customers with a comprehensive and ongoing service.

The bad news is words like "mediocre" and "passable" came up too many times in our expert panel's analysis of 100 financial plans. The performance of almost one in five of the financial planners in this study failed to satisfy our expert assessment. Our findings are disturbing indicators that some planners need to take much more care when assessing a new customer's needs and matching those needs with appropriate strategies and investments.

Big bucks, no worries

Trial participants with a large financial net worth (for example, around \$500,000 plus a house) generally received blue-ribbon treatment. The highest-scoring plans in our trial tended to be for people with a large sum to invest, and were generally more comprehensive, with better projections and clearer disclosure of the planner's qualifications and commissions. These customers received the level of service CHOICE thinks all consumers have the right to expect from a financial planner.

Other participants in the trial, who had less (but still significant) money to invest, often didn't receive such comprehensive treatment. They typically didn't have as large a lump sum to invest, but were

Continued overleaf

Who needs financial advice?

Not surprisingly, the primary market for financial advisers is people who have reached, or almost reached, their retirement. But don't think you shouldn't visit a financial planner earlier than this — for example, after you've paid off the family home, to get advice on where to invest your money in the future.

However, good financial planning costs money, and our study found it's usually easier to get good value for money when you have a reasonable amount to start with. A simple one-off \$5000 investment is rarely worth taking to a financial adviser, but \$50,000 is almost certainly worth some expert advice, and \$500,000 definitely so. If you're after ongoing help with your finances a planner may also be worth a visit.

This points to an important bit of homework you can do before you visit. If you're after some simple and specific investment advice only, spell this out to the adviser, and the cost should be less. But if you're after the 'full bottle' financial plan, make sure you ask for it. Otherwise you may get advice that covers only part of your financial needs and leaves out, for example, your insurance requirements. See *How to get strategic advice* and *Limited advice* on pages 22–23 for more on this.

Essential elements of a plan

Any good, comprehensive financial plan should include all the elements listed below. If you asked for a comprehensive plan and you get one with some elements missing, ask the adviser to add them.

- **Personal financial data:** The planner should complete a detailed 'needs analysis' covering all aspects of your financial position, such as assets, liabilities, income, expenses and net worth, and note this data in the plan. They should go through it with you to make sure all details are correct.
- **Your financial objectives:** What are your short, medium and long-term financial needs? Make sure they're all included in the needs analysis and accurately reflected in the plan.
- **An indication of issues and problems** should be noted in the plan. Examples might include illness, or the need to save for your children's university costs.
- **Assumptions:** All assumptions in the plan (like inflation, projected earnings, retirement age, lifespan) should be clearly indicated as such.
- **Cashflow:** An analysis of all your income, outgoings and money needs for the years the plan is meant to cover.
- **Tax:** Your current position and the tax implications of all recommendations should be thoroughly analysed.
- **Risk management:** The plan should consider all the risks you face, including premature death, illness or disability, and examine the appropriate insurance to meet them. All current insurance policies should be noted too.
- **Current investments** should be assessed for appropriate risk, growth potential, how quickly you could convert them to cash if necessary, and diversification.
- **Retirement planning:** The plan should analyse your retirement income needs, when they will arise and the amount of capital needed to generate them.
- **Estate planning:** The plan should note whether you and your spouse have up-to-date wills and, where appropriate, refer you to a solicitor for advice.
- **Recommendations** should be clearly set out with explanations justifying them.
- **Implementation:** What you need to do to put the plan into action.
- **Periodic review:** The planner's intentions regarding regular review of your financial position and investments should be stated. Any extra costs should be clearly noted.
- **Disclosure:** All commissions and fees you'll be liable to pay if you take up the plan must be disclosed, both as percentages of invested amounts and in dollars. So must any other bonuses, benefits or advantages that could possibly influence the planner's recommendations.

Unfortunately a plan can contain all the essential elements and still give dud advice. All investments involve risk and all financial planners must explain the risk clearly to you. If you're not comfortable with it, ask for a less risky strategy.

ALL INVESTMENTS INVOLVE RISK



How much will you pay?

Low fees or free consultations can be deceptive if the planner is relying heavily on commission. Commission payments can often end up costing a lot more than upfront fees — a 4% entry commission on a \$100,000 investment, for example, means you're \$4000 out of pocket, which is much more than the cost of most financial plans.

In our trial, a fairly simple plan averaged \$260 in upfront fees. However, this didn't take commissions into account, so the cost to our trialists if they'd gone ahead with their plans may have been significantly more. That's why it's important to ask about all fees, commissions and ongoing charges when considering a plan.

looking for guidance about how to build one for retirement, or how to maximise and expand their current investment portfolio.

Arguably, these customers are just as much, if not more, in need of comprehensive financial guidance as blue-ribbon retirees.

And arguably, if the financial planner took the time to cultivate people with less to invest as clients, they could fit the blue-ribbon label by retirement age and be an ongoing source of income for the planner.

Unfortunately, this study shows that if you're this kind of investor, a financial planner may well put in less effort for you. Some planners simply couldn't be bothered with you at all and might neglect your needs as a result.

In the words of one of our expert assessors: "Most documents presented for assessment focused solely on the lump sum to be invested, not the client's overall financial position." This limitation can arise for different reasons, such as poor training, but a key factor is that many planners are paid by the commissions they receive on your investments. If the client follows the planner's advice and invests in the recommended products, it puts money in the planner's pocket. The bigger the lump sum, the higher the potential gain for the planner.

Investor confusion

Consumers don't know what they don't know. That's why they seek professional financial advice in the first place. Many of the 'customers' in this study fit the profile of an inexperienced investor. Their understanding of investment markets was limited. They were



prepared to place their trust in a practitioner with a professional image and delivery, but most had no way of knowing if the end strategy the planner recommended was the best one for their needs.

Unfortunately some of the financial planners in this study didn't seem prepared to take the time to clearly explain the advice to their clients.

Too many of the financial plans assessed by our experts fell way short of being comprehensive or of giving the specific personal advice asked for. And many customers couldn't recognise the difference between the comprehensive plan they'd asked for (see *Essential elements of a plan*, page 21) and limited investment recommendations.

How to get strategic advice

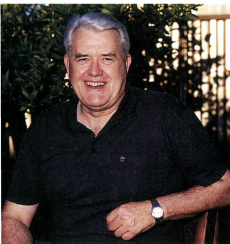
The bulk of the plans prepared for our trial participants contained either limited advice or specific investment advice — not comprehensive financial advice including elements like insurance, estate planning and tax analysis. The panel felt that the planners had looked at some customers and concluded they didn't have enough capital to invest to make it worth spending time on a comprehensive plan. The commission incentive wasn't there.

What many of the trial participants needed was strategic advice — a thorough assessment of their current situation, and strategies to help them achieve their goals. They needed more than just specific investment recommendations.

The difficulty is that many planners don't provide strategic advice on a simple fee-paying basis because they don't consider it cost-effective to do so. Planners are reluctant to provide the service and consumers are reluctant to pay for it, even though both stand to gain from it.

One member of the expert panel commented that if a client isn't prepared to pay for comprehensive strategic advice, the planner should warn that their expectations are unrealistic.

GOOD ADVICE DOES EXIST



Rod Disbery's financial plan was among the highest-scoring in our trial.

Rod, from Sydney, said "This was by far the best experience I have had in the financial planning area since leaving work in 1994. All areas were excellent and I was left feeling very comfortable with the plan and my understanding of the proposals."

His positive assessment was shared by our panel. While the plan wasn't without weaknesses — a couple of the experts marked it down for a lack of disclosure about the planner's relationship with recommended products — overall it rated well across the board, with the experts marking it highly for plan structure, strategy and suitability.

Rod had been waiting for our opinion on each of the advisers he'd visited before he acted on any of their recommendations. When he heard his personal opinion had been confirmed by the panel, his response was immediate: "I'm going to ring [the adviser] up now and tell him to go ahead."

OUR VERDICT

The financial planning industry has certainly come a long way in the three years since the last CHOICE study. This study shows that planners, overall, are performing better in terms of satisfying their fundamental legal requirements when making investment and life insurance recommendations. However, many planners still fell short of the industry's own best-practice standards for providing comprehensive financial plans.

The best comprehensive plans were generated when a client had a significant amount of money available for immediate investment. It's unacceptable that the quality of advice is determined by the amount of money you have to invest. Everyone who seeks financial guidance should have access to professional, independent and comprehensive financial planning services. The industry won't be able to provide this access until it addresses some deep problems, in particular the fact that many advisers are still commission-driven and restricted in the range of products they can or are prepared to recommend.

On the other side of the coin, expect to pay a professional fee for service if you want a planner to properly assess your financial needs and objectives and come up with comprehensive, suitable strategies and recommendations. If you're getting cheap advice, it's probably poor advice.

If you're in the 'wealth accumulation stage' of your life — still working, saving for retirement, with dependants — you more than likely need strategic advice. And you should expect to pay a professional fee for it. It wouldn't be unreasonable to pay up to \$200 an hour and it could take at least five hours to develop a thorough and comprehensive plan that addresses all your stated requirements.

Compare seeking advice about your financial wellbeing to seeking the services of a lawyer. We expect to pay appropriately for legal services; we should expect the same for good financial planning.

Limited advice

Sometimes the planners didn't produce a comprehensive plan, but offered what our expert assessors called 'limited advice'. If this is the case, the planner should tell you upfront.

There were examples of planners who did this quite well. One HILLROSS planner, for example, limited his advice mainly to two of the goals the clients had outlined in their interview with him — to build a new home and buy a new car in 1999. He didn't attempt to provide the clients with a comprehensive plan and he told them so upfront, in writing: "This advice is limited to the areas shown and is based on information supplied by you and my questions about your situation and goals at our recent consultation."

However, if there is no upfront qualification placed on a financial plan, check that it has covered all the essential areas (see *Essential elements of a plan*, page 21). If you discover the planner has left out a major area, such as estate planning or risk management, go back and ask for those areas to be covered or ask the planner to define the service they're providing more specifically so you know exactly where you stand.

Another problem area was planners giving general advice on securities. (Securities are investments

covered by the Corporations Law, such as shares and managed funds. A planner needs to be covered by a licence to give this kind of advice.) General advice in this area doesn't make recommendations based on the client's individual needs and circumstances. It's just advice about the nature of certain investments (for example, that bonds are usually a lower-risk investment).

The Corporations Law says that if a planner gives general securities advice, they should warn the client. After the warning, the client should clearly understand that the advice doesn't take into account their individual objectives, financial situation and particular needs.

Some planners offered limited and/or general advice but didn't give any warnings (while to do so is now a legal requirement, it wasn't at the time of the trial). The client could have been left believing they had received comprehensive guidance, when in fact all they'd got was advice that wasn't personalised to their needs.

Continued overleaf

Something missing?

From October 1 this year, it has been mandatory for all financial planners and their representatives to give clients an Advisory Services Guide before giving investment advice. The guide is supposed to help you understand:

- The nature of the advisory service being offered, including the risks of any recommended investment.
- The method and amount of charges for the service — especially whether you'll be paying on a fee or commission basis, and how much that could amount to, both initially and over time.
- Your rights when using a financial planner, such as the complaints resolution scheme you can go to if you have a problem.

At the time of this study, providing such a guide was voluntary, but regarded as 'best practice' by ASIC and the FPA, the industry's regulator and major representative body respectively. Given that, the expert panel took a dim view of planners who didn't provide a guide.



Who can give advice?

ASIC says there are around 1800 licensed financial planners, who employ a further 26,000 'authorised representatives'. It's a growing industry that needs to be carefully regulated. The Financial Planning Association (FPA) is the major representative body for financial planners.

There is currently a different set of rules for life insurance agents, although this may change soon to a single licensing regime for all advisers if proposed reforms are put in place.

Warning signs

Ball out quickly if you consult a financial planner who:

- Launches straight into telling you about a financial product you should invest in.
- Doesn't take time to get to know you or ask you questions about your needs and goals.
- Is reluctant or unable to answer your questions clearly.
- Makes statements like "this advice is free" without explaining how he/she gets paid.
- Implies the commission they earn is paid by the fund you invest in, rather than informing you it comes out of the money you invest.
- Pressures you to sign quickly, without thoroughly reading all the documents first.
- Doesn't bother to follow up your business in a reasonable amount of time.
- Sends recommendations through the mail — financial plans should be customised for your situation and clearly explained to you in person.

How they performed

Good points

Most of the financial planners in this study did reasonably well at the following aspects of their job:

- ✓ Fulfilling their legal requirements, such as establishing a client's financial situation and objectives. However, too many plans didn't get more than a simple 'pass' for this.
- ✓ Making investment and life insurance recommendations that were supported by rational analysis (as opposed to sales hype).
- ✓ Explaining the risk of different investments vs the possible returns (though there were exceptions to this).
- ✓ Offering ongoing service.
- ✓ Providing insurance and estate planning.
- ✓ Software has helped to improve financial planners' compliance with basic requirements. However, when it was overused or used carelessly, the advice tended to become standardised.

Bad points

Unfortunately, too many of the planners could be criticised for the following weaknesses:

- ✗ Fundamental flaws, such as suggesting a client illegally gave a 'gift' to a family member in order to qualify for social security; acting outside the limits of their licence regarding advice on specific investments; and making incorrect assumptions or analyses of a client's needs.
- ✗ Poor customer service, especially for clients who weren't going to offer immediate profits for the planner via commissions.
- ✗ Lack of projections for cashflows, tax position, returns on investment and the client's future financial position.
- ✗ Lack of tax and social security planning.
- ✗ Inadequate disclosure of the planner's links with the investments they were recommending.
- ✗ While the explanation of fees and commissions has improved, the average mark for this was lowest out of the four 'essential criteria' rated by the expert panel.
- ✗ No Advisory Services Guide.

Overall, more plans met essential criteria in this study than when CHOICE assessed financial planners three years ago. However, we still take the view that almost one in five failures

is unacceptable for an industry that makes its living from managing the life savings of ordinary consumers. Financial planning companies, the FPA and ASIC must look closely at these fundamental failures and address the underlying problems that allow them to keep happening.

More overleaf

Not a Buying Guide

The expert panel assessed the plans over the following key areas:

- **Compliance with legal requirements** (15% of the overall score). If a planner didn't meet these requirements, they were 'failed on essential criteria'. That means that while you may not lose money from following the advice, the planner has nevertheless failed to comply with or meet a fundamental requirement of their job. In some cases acceptable strategic plans were spoilt by a lack of attention to these basic requirements.
 - **Plan structure** was scored (15%), including details and analysis of the client's preferences, needs, objectives, risk profile, problems, preferred time frame; cashflow position (income needs, expenditure, cash reserves); assets and liabilities; current investment portfolio; tax situation; risk protection and insurance; retirement planning; estate planning; periodic review, continuing services and related costs; disclosure of fees, charges and commissions.
 - **Plan strategy** (25%). The plans were scored on whether or not they explained the rationale for the types of investment and other actions recommended; and on how clearly they explained investment risk. The analysis had to be technically sound (accurate calculations, consistent with the Corporations Law); plans had to match the client's needs, objectives and risk profile.
 - **Specific recommendations** (25%) had to suit needs, goals and research; the plan had to clearly convey and justify matching the client with particular products; relevant product documentation had to accompany recommended products.
 - **Comprehensibility/client satisfaction** (20%) — the document had to be easy to read and understand and the strategy easy to understand.
- Plans that scored 'very good' or 'good' were rated highly by the panel against the above criteria. Those considered 'acceptable' were criticised in some areas. Planners who 'failed on points' were considered poor performers, and those who 'failed on essential criteria' failed to fulfil a fundamental part of their job as a financial planner.



The scores

This list shows the range of scores achieved by the plans in the trial, but it's *not* a guide to where to go for financial advice. You'll see the same names scoring 'good' for one plan but only 'acceptable' or even 'failed on points' for another that was done by a different individual planner. There's not enough consistency from any company or type of planner to recommend them. See *Golden rules* (page 27) for advice on how to find a good planner.

Where the trial included more than one representative of a company, this is indicated by numbering the plans 1, 2, 3 etc.

Planner	Score (%)
VERY GOOD	
St George	83
Associated Planners 1	79
Godfrey Pembroke 1	76
Westpac 1	76
Godfrey Pembroke 2	75
RetireInvest 1	75

GOOD	
Barnett Beal	74
Bleakleys 1	73
Financial Wisdom 1	73
Monitor Money	73
NRMA	73
Hillross 1 (A)	72
National Mutual 1	72
Westpac 2	72
MLC 1	71
Ord Minnett 1	71
AMP 1	70
Associated Planners 2	70
Charter 1	70
Count 1	70
ANZ 1	69
Commonwealth Bank 1	69
Small firm 1	68
Bridges 1	67
Norwich (A)	67
Advisor Investment Services 1	66
Colonial	66
TrustWest	66
AMP 2	65
Banner 1	65
Count 2	65
Shadforth	65
Small firm 2	65
Small firm 3	65

Planner	Score (%)
ACCEPTABLE	
ANZ 2	64
Bridges 2	64
Bridges 3	64
Cameron Walshe	64
D&D-Tolhurst	64
Godfrey Pembroke 3	64
Hillross 2	64
ANZ 3	63
ANZ 4	63
NAB 1	63
Suncorp 1	63
Financial Wisdom 2	62
GIO 1	62
NAB 2	62
National Mutual 2	62
Davey	61
Deutsche Morgan Grenfell 1	61
Advisor Investment Services 2	60
AMP 3	60
NAB 3	60
Bridges 4	59
Dollarplan (A)	59
Nevitts	59
Suncorp 2 (A)	59
Bleakleys 2	58
Commonwealth Bank 2	58
Small firm 4	58
Winchcombe Carson	58
Count 3 (A)	57
Financial Wisdom 3 (A)	57
Small firm 5	57
Small firm 6	57
Lend Lease 1 (A)	56
RetireInvest 2	56
Western Pacific	56
Financial Wisdom 4	55
Commonwealth Bank 3	54
Small firm 7	54
Small firm 8	53
AMP 4	52
Hillross 3	52
Commonwealth Bank 4	51
Garrisons 1	51
Prudential-Bache	51
NAB 4	50
NAB 5	50
Small firm 9	50
Small firm 10	50

Planner	Score (%)
FAILED ON POINTS	
JB Were 1	48
GIO 2	47
Westpac 3	47
Small firm 11	46
Lend Lease 2 (A)	45
RetireInvest 3	45
Ord Minnett 2	44
Banner 2 (A)	43
Charter 2 (A)	40
JB Were 2	27

FAILED ON ESSENTIAL CRITERIA

Sun Alliance (A)	64
Garrisons 2	55
MLC 2	45
Deutsche Morgan Grenfell 2	36
BankSA	33
Westpac 4	33
Small firm 12	30
Small firm 13	10

(A) Authorised representative operating under a different business name.



If you have a complaint

One big plus since our last survey has been the FPA's establishment of a complaints resolution scheme for the financial planning industry: the Financial Services Complaints Resolution Scheme. You can contact the scheme on 1800 670 040.

However, CHOICE would like to see the upper monetary limit for complaints (\$50,000) revised in the near future — it's too low when you consider the amounts of money many people now receive at retirement.

Planners by type

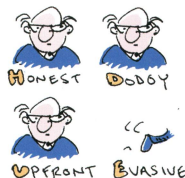
It's not possible to draw conclusions from our study about the type of financial planner you should go to: bank, life insurance company, 'chain' financial planning company, small planning company, stockbroker or accountant. There simply wasn't enough consistency within large companies, chains or types of planner to guarantee that any will give you top-quality advice.

You also need to consider the following factors when you're deciding on the type of financial planner to consult.

Banks and life insurance companies

Major financial institutions sometimes have a distinct financial-planning hierarchy. The less money you have to invest, the lower the level of advice you're likely to receive.

PLANNERS BY TYPE A FIELD GUIDE



CAVEAT EMPTOR



Many of our trialists liked the advisers they visited, even if they weren't certain the advice they were receiving was comprehensive. Peter and Pam Hallinan, of Rockhampton in Queensland, for example, thought their adviser was friendly and courteous, and gave the impression he listened carefully to their situation.

However, when they received the written plan, they found part of Pam's super had been overlooked in the calculations, and no recommendation had been made regarding Peter's super options. In addition, the adviser had mistakenly assumed they didn't have private

health insurance, which affected their tax estimates.

They faxed him a letter pointing out these oversights, but at their next meeting with him only received a verbal opinion on these matters and the written plan wasn't altered.

Of their experience in the trial, Peter said: "We've wound up feeling a mixture of caveat emptor [and] a plague on all their houses. Shop around and stay alert."

There might be four categories of adviser within a bank or life insurance company. The lower-level planners/authorised representatives may be restricted to giving advice on particular product categories; they can probably recommend only their employer's products; and they will have a limited ability to refer clients to other sources of advice. Such planners may dance around the disclosure of their relationship to the investments they recommend, when in fact what they should be telling you is that they can only recommend a certain product category because that's all they are trained and/or permitted to do.

As a result of these internal relationships and restrictions, if you're dealing with a financial institution and don't have a very large sum to invest, you'll probably end up mostly with its products.

Financial planning chains and small companies

Chains and small companies can be lumped together because a chain is essentially just a collection of smaller operators with centralised quality control. The feature that separates them is resources. Chains may have better software and access to research.

The larger chains, like HILLROSS, have ownership connections with other institutions. For example, a company's ultimate parent may be a life insurance company — AMP in the case of HILLROSS — and there may be incentives for a dealer or representative to recommend certain products in its range. Some of the chains recommended their own master funds but didn't adequately disclose the company's connection with them to the client.

Stockbrokers

Although there were exceptions, stockbrokers generally didn't perform well in this study. They tended not to be good at providing comprehensive financial advice. Their strength is in making sharemarket recommendations and in executing those investments. However, if they advertise financial planning services they should be capable of providing them.

Accountants

Accountants can't give comprehensive financial advice that includes specific investment recommendations unless they're licensed or authorised to do so. They're primarily tax and business management specialists, but are increasingly also giving general financial advice, from estate planning through to broad investment strategies. An accountant should clearly tell you whether they can offer full financial advice or not.

Golden rules

Here are some golden rules to help you choose the right financial planner, and then get the most out of them.

- Work out what your current financial circumstances are (what you own, any investments or insurance you have, your income and obligations, and so on) and your future objectives. Write it down so any planner should be clear about what you want.

- Ask whoever you approach for a consultation if they're a licensed investment adviser, securities dealer or an authorised representative. Ask to see documented proof of their licence or authority. What kinds of products are they allowed to advise on? Also check if the individual is a member of the FPA. What are their educational and professional qualifications?

- Don't be influenced by the looks or manners of a financial planner — consider the relevance, clarity and detail of their advice. Our expert panel was distressed by some of the glowing reports some trial participants gave financial planners based on their impression at one meeting.

- Be prepared to pay a professional fee for the advice you get (see *How to get strategic advice*, page 22). If it's free of fees, you're probably paying some other way, such as in commissions on the products you invest in.

- Ask the planner to explain exactly what they'll gain from advising you, including all fees and commissions. If you have any trouble getting clear, complete answers, go elsewhere.

- Be wary of connections between the adviser and the companies/products they recommend, especially the subsidiaries of banks, investment houses and life insurance companies (see *Planners by type*, left).

- Ask advisers what professional experience they have. Look for at least three to five years' experience in financial planning and advising.
- Look for a planner who is interested enough in cultivating you as a client to offer ongoing service. Make sure charges for this are outlined and justified.
- Make sure your adviser has professional indemnity insurance. Ask for this to be explained to you in terms of its meaning in the event of a claim you might have: "Suppose I lost half my capital owing to your negligence and sued you — are you sufficiently insured to cover it?"
- Ask to see research to support any recommendations made in a plan. This must be clearly explained if it's to be of any benefit to you. Ask for clear, plain-English explanations of research notes and graphs.



Contacts

- If you have general questions about financial advice, or more specific concerns about the bona fides of a particular adviser, you can contact ASIC. Its infoline is 1300 300 630. There's also an ASIC website with information about financial advice:

<http://www.asic.gov.au>.

- You can contact the FPA if you want a list of financial advisers that are members. It also has some brochures that may help consumers — most notably, *Don't Kiss Your Money Goodbye*, which is jointly published with ASIC. Check its website for a list of members in your area, on:

<http://www.fpa.asn.au/search/main.htm>, or phone 1800 337 301.

A word from the regulator

The Australian Securities and Investments Commission (ASIC) is the government regulator responsible for the financial planning industry and was a joint participant in this survey. It licenses financial advisers (as either securities dealers or investment advisers), who may also employ 'authorised representatives'.

Partly as a result of our last survey, ASIC has conducted a major reform effort over the last few years, the results of which are now starting to spread through the industry — albeit at a slower pace than CHOICE would like.

Alan Cameron, the chair of ASIC, said, "ASIC's purpose in becoming involved in the joint project is to test the level of compliance with the new higher standards of investment advice. We also want to discover the real problems facing real people."

He was pleased to see that the level of compliance with the key legal requirements has improved since the last survey. And some of the past problems such as churning (needlessly moving clients to new products to

benefit advisers) were less evident. However, "There's still some way for the reforms to travel," Cameron said. "Consumers who are after a complete plan can help lift standards by asking for advice that covers all their financial needs. They should also be told about any links between the adviser and the financial institution whose products are recommended."

The other issue he pointed to is important for CHOICE. "The survey again indicates the need for better consumer education and information about this important industry. ASIC is keen to ensure that consumers get information that helps them choose good advice, so ask the planner for an Advisory Services Guide. You should feel comfortable with your adviser, but they should only earn your trust if they clearly explain their services and undertake a careful analysis of your financial needs."

Cameron also noted that ASIC is currently working on competency standards for financial advisers across the industry. "This survey will be a very useful input into that process, the aim being to further improve the marketplace for consumers."

If you're spending several hundred dollars on a security screen door, you want to be sure you're getting more than just a heavy-duty flyscreen. Here's how to increase your chances of getting a secure door.



Buying a security screen door

IN BRIEF

- Get a security screen door that fully complies with, and is installed according to, the Australian standards.
- Look for a company that's a member of a security industry association.

SCREEN DOORS ARE A COMMON part of Australian homes. They let you leave your door open for the air to circulate on summer evenings, while keeping the kids in and unwelcome insects out.

Unfortunately, some people need more from their screen door: protection against break-ins or attacks — offences that have been on the rise over the past few years. Normal screen doors aren't designed for this purpose, and won't stop a thug for very long. You need a security screen door.

What it should do

A proper security screen door is designed to provide a certain level of security for residents *while they're at home*. It should prevent anyone from being able to sneak into your house quickly and without making some noise — for example, while you're in the backyard or upstairs. And it should deter potential attackers, or at least delay them long enough for you to call for help.

What it can't do

A security screen door won't make your home intruder-proof — it can still be opened by someone who's got the skills, enough time and the right equipment. It's designed as an additional security barrier to your front door.

What makes a door secure?

A proper security screen door should have a combination of several elements that make it secure. For example, a strong grille is useless if the lock can be picked easily. And a solid lock doesn't help if the hinges can be jimmied from the frame in a matter of seconds.

While you can check the quality of some of these features yourself, others are concealed in the structure and impossible for a lay person to assess (see *What to look for*, page 30). This difficulty, together with the increasing demand for security screen doors, has attracted some dodgy companies into the market that use the term 'security' for doors that are nothing more than heavy-duty flyscreens.

The good news is that there's an Australian standard (AS 2803) covering both hinged and sliding security screen doors made from steel or aluminium. It includes design and performance requirements for the various parts of a door, such as hinges, grille, corner joints, lock, screws and rivets. A company isn't allowed to claim that certain parts of its door (for example, the grille) meet the standard. It can only refer to the standard if the *whole* door complies.

Unfortunately, a door could comply with the standard without carrying the Standards label. Companies have to pay for using it on their products, and particularly smaller businesses may decide not to, even though their doors comply.

Standards Australia points out that a company claiming compliance with the standard should be prepared to provide proof if it doesn't have a Standards label — so ask to see the test report, or get a written guarantee when a company makes such a claim.

There's also an installation standard for hinged and sliding security screen doors (see *Installing a security screen door*, below).

See *What to look for* on how to increase your chances of getting the door you want.

How much to pay

The price of a security screen door is *one* indicator of its quality. However, while proper security has its price, a high price alone doesn't guarantee a secure door — *What to look for* lists some of the features a good security door should have.

The following price points are for a hinged door:

- For up to \$200 or so you'll get a flyscreen door,

made from aluminium. Keeping out insects is what it's designed for — it won't delay a determined intruder for more than a few moments.

■ For around \$300 you'll get a heavy-duty screen door (most likely made from aluminium) that may offer some security — if only by appearing sturdy enough to delay an intruder (so they may not bother trying your house if there are easier targets around). For a determined person who knows what they're doing, a door like this probably won't be much of a challenge.

■ A proper custom-made and custom-installed security screen door that complies fully with the Australian standard will probably cost you close to \$400 (or more) if it's made from aluminium, and \$650 or more if it's a steel door. Steel doors usually come in a wide range of grille designs, and require more labour to manufacture. But remember: even this kind of door isn't intruder-proof.



Weak or badly aligned rivets may allow intruders to pull the grille out of the frame quite easily (far left). A weak frame may bend under pressure, and come apart from the grille (left).

Installing a security screen door

How effective a security screen door will be at protecting you doesn't depend only on the strength of the door itself. The way it's installed and the strength of the main door frame are also important.

Australian Standard AS 2804 covers the installation of hinged and sliding security screen doors, and you should ask the installation company for a written guarantee that its work complies with this standard. Some requirements are:

- The installer has to assess whether the door frame is strong enough to support the security door — for example, whether the jambs are in good condition and firmly fixed to the building. If necessary, the jambs may have to be reinforced, for example with metal jamb covers.

As door frames often aren't square, a metal frame may be needed to even out irregularities.

Be aware that all this may reduce the width of the doorway and cause problems when moving furniture or appliances in and out, or for wheelchair access. It could also increase the cost of installation.

- The gaps between the security door and frame at the lock and hinge points mustn't be more than 4 mm. At all other points along the jambs and the head of the frame, the gaps can be up to 5 mm. Along the bottom, the gap may exceed 5 mm to compensate for an uneven floor or doorstep.

■ Some local councils may have certain regulations about the ease of getting out of your home in case of a fire or other emergency. For example, deadlocks on a security screen door might not be permitted. Check with your local council before you buy a door.

WHAT TO LOOK FOR



Look for one of these logos for the company that's going to sell or install the door.



Australian Standard
AS 2803
Standards Australia

Look for this logo on a door.

The frame profile, right, shows a receiver channel for the grille that's not very deep and has only one connection point to the main frame.

The one below right shows a design that's likely to be sturdier.

A security screen door that complies with and is installed according to the Australian standards is likely to cost you \$400 or more. If you're paying that kind of money, you want to be sure you're getting the protection you need.

Of course, price isn't the only criterion you should consider. While you can check the quality of some important door parts yourself (see below), others are hidden and very difficult or even impossible for a lay person to assess — for example, the quality of welds, the strength of corner joints (see right), how well the grille is fixed to the frame, and whether the lock is properly installed.

Here are some tips to increase your chances of getting a secure door.

■ If the company selling and/or installing the door is a member of one of the following security industry associations, you know it has to meet certain quality requirements and you can lodge a complaint with the association if you're not happy: Australian Security Industry Association Limited (ASIAL), National Australian Security Providers Association (NASPA) or the National Security Industry Executives of Australia (NSIEA). Look for their logos, left.

■ Buy a security screen door that meets Australian Standard AS 2803. If it doesn't carry the Standards Australia label (see below left), yet the company claims the door meets the standard, ask for a written guarantee stating the whole door complies with the standard — not just certain parts such as the grille.

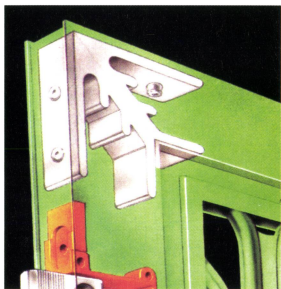
■ Ask for a written guarantee that the door is being installed according to Australian Standard AS 2804.

■ In NSW any company selling and/or installing security products must be licensed and a member of an accredited industry body. So ask to see the licence, and which organisation they're a member of — in case you have a complaint (see *Licensing schemes*, right, for details).

■ If you live in WA you have some extra protection, as doors sold as security screen doors must meet the Australian standard and installers must be licensed (see *Licensing schemes* for details).

■ Try to find out the reputation of the companies you're dealing with: how long they've been in business and whether there have been any complaints against them. For example, you can call your state's Crime Prevention or Fair Trading departments.

■ Ask whether the company has product liability insurance,



Stakes that reinforce the frame corners are an important feature that's difficult to assess for yourself.

so you know you're covered in case you incur any damage or someone is injured due to a door being too weak or poorly installed.

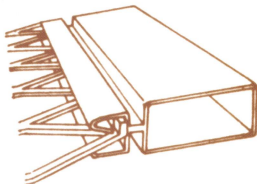
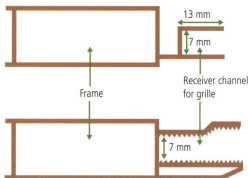
■ Get several quotes for the type of door you want, and take your time comparing them. Don't let yourself be pressured into signing on the spot if you haven't had time to do your homework.

■ Don't forget your back door. It should get at least the same level of security as the front door.

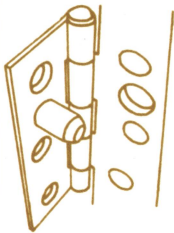
■ A good security screen door usually has to be custom-made, as very rarely are two door frames exactly the same. So beware of pre-manufactured doors that only come in a limited number of sizes.

■ If you're buying a steel security door, be aware that rust may become a problem after some years, even if the door has been rust-proofed — especially if you live near the sea, or if the door has a flyscreen (which could guide rainwater or condensation into the frame).

■ If you're buying an aluminium security door, make sure it's made from heat-strengthened (tempered) aluminium.



This wraparound method of fixing the grille to the frame's receiver channel (used on some steel doors) may be more secure than rivets.



A hinge with a fixed steel pin (or 'dog bolt') gives additional protection.

■ **Frame:** It should have a deep receiver channel for the grille. The connection between the main part of the frame and the receiver channel may be a weak point (see page 30). Make sure it's not too narrow, or look for alternative frame designs — the deeper the receiver channel for the grille, the better.

■ **Grille:** In aluminium doors, the bars of the grille should be at least 7 mm thick. However, even the strongest grille isn't worth much if it isn't fixed to the door frame properly.

On many doors the grille is riveted to the frame, which is fine if it's done properly. Look for rivets that are clinched at the back of the frame, and that aren't too far apart: at least one every 25 cm; ideally, every connection point should be riveted.

Rivets may be badly aligned and therefore won't fully connect with the grille — a weakness that's very difficult to spot yourself. A frame that's wrapped around the grille (on some steel doors; see page 30), or a grille that's welded to the frame may be more reliable. The welding points shouldn't be

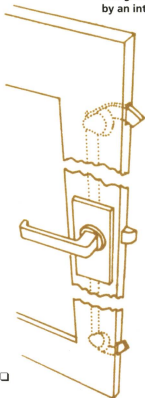
more than 25 cm apart (ideally, every connection point should be welded).

■ **Corner joints:** The frame needs to be reinforced at the corners. Most doors have internal corner stakes (see the diagram at the top of page 30); fully welded corner joints are likely to be stronger.

■ **Hinges:** The door should have at least three hinges with fixed hinge pins that can't be removed. A fixed steel pin ('dog bolt', see left) that's welded into the hinge leaf, rather than just pressed into it, gives additional protection. The bigger the pin, the better.

Ideally, the hinges should be recessed or the door should have a hinge filling between the door and the frame that doesn't allow access, say, for a jemmy. A single hinge that runs along the full length of the frame does the same job.

■ **Lock:** In an aluminium door, a three-point lock (see the diagram, right) may prevent the bottom or top of the door being wrenched back by an intruder. However, this isn't a requirement for meeting the standard, and particularly in steel doors, a good-quality single-point lock may be sufficient. □



One type of three-point lock, which may help prevent the top or bottom of the door being wrenched back by an intruder.

Licensing schemes

Currently, NSW and WA are the only states in Australia with a licensing scheme for companies selling and/or installing security screen doors. CHOICE urges state and federal governments to develop a nationwide licensing scheme that offers maximum protection for consumers.

NSW

Under the 1998 *Security Industry Act*, which came into operation on July 1 this year:

- Any business selling and/or installing security screen doors must be a member of an accredited security industry association. However, at the time of printing no decision had been made as to which associations will become accredited. We'll provide an update when we know.
- Among other things, an accredited association must ensure that members at all times conduct their business at "a level acceptable to their customers and the community".
- Membership of an accredited industry body allows a business to apply for a master licence from the NSW Police Security Industry Registry.
- Only companies with a master licence may employ staff to sell and install security screen doors, and each employee also must be licensed.

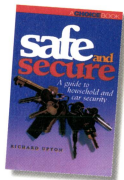
If you're not happy with the quality of your security screen door or the way it's been installed, you can lodge a complaint with the industry body of which the company you've been dealing with is a member.

However, as companies will be given some time to comply with all the requirements, it may be some months until the licensing scheme is fully established.

Western Australia

Requirements concerning security screen doors in WA include:

- A door can only be advertised and sold as a security screen door if it complies with the Australian standard (see *What makes a door secure?*, page 28).
- Installers of security screen doors have to be licensed by the Commercial Agents Squad of the WA police service, and they must be employed by a licensed security agent.
- If you're not happy with the quality of your security screen door or the way it's been installed, you can lodge a complaint with either the Commercial Agents Squad or the WA Ministry of Fair Trading.



Safe and Secure

Do you want to know more about how to make your home, your car, yourself and your family safer in all kinds of circumstances? The CHOICE book *Safe and Secure* is packed with practical hints and background information. See the catalogue that came with this issue for details.

Is your experience of summer sweaty days and hot, sleepless nights? It doesn't have to be. Here's how to keep cool at home.



Your cooling options

IN BRIEF

- Try to make it harder for your home to get hot in the first place: see pages 32 to 34.
- Choose your cooling appliance carefully, depending on where you live and how much you're prepared to spend on your energy bills: see pages 34 to 35.

THERE ARE TWO MAIN PRINCIPLES TO keeping your cool in summer: you can limit the amount of heat entering your home (see *Preventing heat gains*, right), and you can use appliances to cool yourself and/or the air down if you're still too hot (see *Cooling down*, page 34). In most cases, a combination of various measures will give you the best solution.

Answer our quiz, right, to find out what's most appropriate for your situation. What's actually feasible for you depends on several factors:

- Are you living in a unit or renting your home? If so, you may not be able to make structural changes, or install certain appliances.
- Even if you're living in your own house, your choice may be limited — for example, by the block's orientation or size.
- How much are you willing to spend on a cool home? While some preventive measures, such as installing insulation, can lower your energy bill and pay for themselves in the long run, you may not be able to afford the upfront cost. Cooling appliances, on the other hand, always cost extra money: you need to buy them, in some cases have them installed, and pay running costs. So is your comfort worth an air conditioner, or will a fan do?
- What climate are you living in? For example, an evaporative air cooler won't work well in humid conditions. A refrigerative air conditioner will, but

you won't need a reverse-cycle model if your winters aren't cold enough for heating.

Preventing heat gains

Heat always tries to move from warmer to colder areas — for example, in summer from the hot outside of your home to the cooler inside.

By limiting the amount of heat that enters your home you may be able to get by without a cooling appliance. As well as making your home more comfortable to live in, this will keep your energy bill down.

Energy-efficient house design

If you're building or extensively renovating a house, the right design and materials can take advantage of the sun and prevailing winds to help regulate indoor temperatures. Ideally, the house will prevent or remove excessive heat gains in summer, while admitting and storing the sun's energy in winter.

- The house should be elongated, with one of the long sides facing north.
- Room temperatures will vary depending on how much they're exposed to sun and wind. For example, north-facing rooms will be the warmest rooms in winter and can get hot in summer. In most parts of Australia, living areas should face north (to take as much advantage as possible of the winter sun), bed-

rooms and studies east or west, and service rooms (such as the laundry) south.

- Brick walls and a concrete floor slab can even out the temperature in north-facing rooms in summer, and store the sun's energy in winter to warm the house in the evening.

- North-facing windows should be large; east, west and south-facing windows small.

- Windows and doors should be aligned to allow cooling summer-evening breezes to flow through the house (cross-ventilation; see *Ventilation*, page 34). Small windows in opposite walls are better than large windows in just one.

Insulation

- Insulated ceilings and walls reduce the heat flow between the outside and the inside of your home, keeping it warmer in winter and cooler in summer.

In summer, up to 35% of the heat in your house enters through an uninsulated ceiling, while 15% to 25% gets in through uninsulated walls.

Insulating the ceiling should be the number one



While insulating your home has a fairly high upfront cost, it will lower your energy bills and increase your comfort in both summer and winter.

priority for every house owner (see *CHOICE*, August 1997, for details). However, to make the most of insulation in summer, it's essential you provide shading for east, north and west-facing windows (see *Shading*, page 34).

- Draught-proofing your home will also help keep the summer heat out. For example, close off unused pet doors and fireplaces, and seal windows with insulation strips.

Getting cool, staying cool

Preventing your house from getting too hot should be your first priority. Make sure it's properly insulated, draught-proof, shaded and ventilated (see pages 32 to 34). If you're renovating your home, or building a new house, consider designing it as energy efficiently as possible (see page 32).

Q1: Are you uncomfortable for more than just a few days during summer?

- ☐ No → No action required. Get yourself a gin and tonic, put your feet up, and stay cool.
- ☐ Yes → If you've taken all the preventive measures you can and your home is still getting too hot, you may need a cooling appliance. Go to Question 2.

Q2: How big is the area you want to cool?

- ☐ Personal space → Consider a portable fan (see page 34).
- ☐ Room → Go to Question 3.
- ☐ House → Go to Question 4.

Q3: In what type of climate do you live?

- ☐ Humid → Consider a ceiling fan (see the test report starting on page 37) or a pedestal fan. If that doesn't seem sufficient, a portable, window or split-system refrigerative air conditioner may be for you (see page 35).
- ☐ Dry → Consider a portable or fixed room evaporative air cooler (see page 34).

Q4: In what type of climate do you live?

- ☐ Humid → Consider a ducted refrigerative air conditioner (see page 35).
- ☐ Dry → Consider a ducted evaporative air cooler (see page 35)

Shading

- External shading (such as trees or bushes, eaves, awnings or shutters) is more efficient than internal (such as blinds or curtains) for preventing heat gains.
- Shade all east, north and west-facing windows in summer, especially if your house is insulated. If you don't and the interior does heat up, the heat can't escape easily because of the insulation (the so-called oven effect). Your house may stay hot for a long time, even if outside temperatures drop.
- While you should shade north-facing windows in summer, make sure they let in the winter sun. Deciduous trees are one way of achieving this: while their canopy provides shade in summer, they lose their leaves in winter. Artificial shading such as eaves,

pergolas or adjustable blinds and shutters can do the same job.

- East and west-facing windows should be shaded by vertical blinds or shutters, because eaves or pergolas won't block out the low morning and afternoon sun.

Ventilation

Air moving through your home will increase the evaporation of perspiration, making you feel cooler. While you can use various appliances to

create an artificial breeze (see *Fans*, below), the right house design can take advantage of natural breezes (see *Energy efficient house design*, page 23).

Keep your windows shut during the day when it's hot, but open them in the evening once it's started to cool down. Trees and bushes can help channel breezes towards your house.

Cooling down

Even in an energy-efficient house you may need some additional cooling on hot summer days.

Fans

Fans are cheaper to run and buy than evaporative coolers and air conditioners. They don't reduce the room's temperature. Rather, they influence how warm your skin feels: the air movement created by a fan increases the evaporation of perspiration, which makes you feel cooler.

- **Desk and pedestal fans** can be plugged into normal power points. They're portable and — depending on the size — direct the air around either a person or a room. Expect to pay between \$12 and \$65 for desk fans, and \$40 to \$120 for pedestal fans.

- **Ceiling fans** cost between \$40 and \$200. They have to be installed by an electrician, and can improve the comfort of a room. See the test report starting on page 37 for details.

Evaporative air coolers

These devices also cool by evaporating water. A fan draws warm air from the outside through a series of wet filter pads. The air's heat evaporates the water, cooling and humidifying the air, which is then blown into the house. It's important to ensure good ventilation so the humid air doesn't accumulate inside.

The higher the outside humidity, the less efficiently evaporative coolers work, as the humid air from outside won't be able to evaporate much more water from the filter pads.

Evaporative coolers are rated according to the volume of air (in litres) they can deliver per second. As a rough guide, it should be able to fill the room it's supposed to cool in around 1.5 to two minutes. So for a typical 4 m by 4 m room with an eight-foot ceiling, you need about 300–400 L/s.

- They're cheap to run, but don't have a thermostat.
- A **portable model** can cool a room up to around 25 square metres. It plugs into a normal power point and is best placed close to an open window. Its water tank must be kept filled (as a rough guide, they use up to 4 L per hour). Look for a model with a water-level gauge, variable fan speed and adjustable louvres. Expect to pay around \$200 to \$400.
- A **fixed room model** is usually fitted into an ex-



Contact points

For more information on cooling your home or other energy questions, call your local council or your state's energy information centre.

Some of them (for example a growing number of NSW councils, and Energy Efficiency Victoria) will assess the energy efficiency of your house and give you tips on how to improve it — and consequently save money.

- **ACT:** Master Builders Association, phone (02) 6247 2099.
- **NSW:** Energy Information Centre, phone (02) 9247 1144.
- **NT:** Department of Mines and Energy, Community Education, phone (08) 8999 5295.
- **Queensland:** At the time of writing this article, the Department of Mining and Energy was in the process of setting up an Energy Advisory Service, and didn't have a phone number yet. However, you can call (07) 3224 8590 and ask to be put through.
- **SA:** Energy Information Centre, phone (08) 8204 1888.
- **Tasmania:** Integrated Energy Management Centre, phone (03) 6271 6458.
- **Victoria:** Energy Efficiency Victoria, phone (03) 9655 3222. We'd like to thank Energy Efficiency Victoria for contributing valuable information to this article.
- **WA:** Office of Energy, phone (08) 9321 1477.



A very personal cooling appliance...

ternal wall or window, and permanently connected to your power and water supply. It can cool a large room or open-plan area of about 30 to 50 square metres. Prices range from about \$1000 to \$1300.

■ A ducted system is permanently installed (usually in the roof) and ducted to ceiling outlets throughout the house. It uses about 25 L of water per hour, so may not be the right choice if your water supply is limited. A ducted system will cost around \$2000 to \$3000.

Refrigerative air conditioners

Similar to fridges, refrigerative air conditioners pump heat from the hot inside of your home to the outside — that's why they're also called heat pumps.

They're very efficient, work in any climate, and are particularly useful in humid conditions, as they also dehumidify the air. Reverse-cycle models can also heat your home, because even cold winter air contains usable heat that can be pumped into your home.

Before you buy an air conditioner, it's important to know the size you need. As a rough estimate, you'll need a cooling capacity (or output) of about 130 watts per square metre (W/m^2) for a living area, and about 80 W/m^2 for a bedroom. However, the ideal size depends on many factors, such as your home's insulation and how well it's sealed. Use our cooling calculator in CHOICE, November 1997, or on our website (www.choice.com.au), or contact an installer to find out the best size for your needs.

Air conditioners are more expensive to run than fans and evaporative coolers. Domestic models carry an energy rating label: look for one with as many stars as possible — it'll save on your energy bill, and helps to protect the environment.

Also remember that each degree cooler you want your home in summer can increase the running costs by up to 15%.

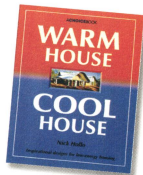
Try to shade your air conditioner — for example, by providing an awning — without restricting its airflow. When you're expecting a hot day, turn it on early rather than wait until your home gets hot.

■ A portable model can cool a room of up to about 20 square metres. It can be plugged into a normal power point. Expect to pay around \$800 to \$3000.

■ A fixed room model is usually installed in a window or external wall, and can cool rooms and open-plan areas of up to 50 square metres. While smaller units can be plugged into a normal power point, larger ones may require additional wiring. Prices range from about \$500 to \$3500.

■ A split-system air conditioner consists of a compressor unit that's installed outside, and one or more indoor air outlets. They're usually used to cool one or more rooms, or an open-plan area, of up to 60 square metres. They cost around \$1200 to \$5000. In CHOICE, November 1997, we tested models with around 6.5 kW cooling capacity — suitable for an area of up to about 50 square metres.

■ A ducted system is usually installed in the roof or outside on the ground, and ducted to air outlets throughout the house. Costs start from \$5000. □



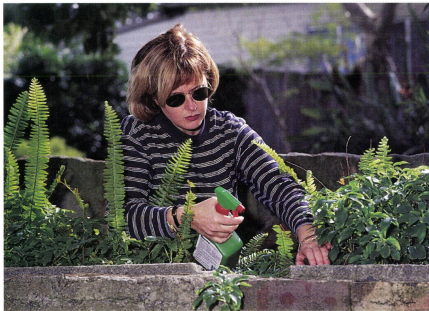
You can find out more about keeping your home at a comfortable temperature using energy-efficient strategies in *Warm House, Cool House*, a CHOICE book. See the catalogue with this issue for details.

Everyone's happy when they can cool down.





Weedkillers: label with care



Environmental claims on weedkillers are currently under investigation. Overseas one herbicide manufacturer has already been asked to change its advertising.

IN BRIEF

- Beware of terms such as 'environmentally safe' or 'environmentally friendly', as few products are completely free of environmental impact.
- Be careful using weedkillers near water, as some could harm aquatic life.

WE'VE BEEN THROUGH THE environmental labelling frenzy for grocery products such as laundry detergents. Some years ago every second box carried words like 'biodegradable' or 'non-polluting', with no definition for consumers of what these claims were supposed to mean. How long did it take to biodegrade? Did it leave behind harmful residues when it did so?

While all Australian detergents are required to be biodegradable to an extent specified in the standard, that's a fairly limited extent. It's a rare product that can truly claim its production and use are completely free of adverse environmental effects.

Use with care

One concern is whether the claims made about the safety of pesticides and herbicides relate simply to the active ingredient or to the formulation as a whole. For example, both Monsanto's **ROUNDUP** and Yates' **ZERO** weedkillers contain glyphosate (in different concentrations) as the active ingredient. While the NRA regards it as low-risk in itself, it's sometimes mixed with other chemicals — surfactants — some of which have been

Now some herbicides — more commonly known as weedkillers — are trying to jump on the green bandwagon.

Claims under scrutiny

In some countries, regulators have taken steps to prevent manufacturers from using terms like 'biodegradable'. One weedkiller manufacturer, Monsanto, which produces **ROUNDUP**, has been rapped on the knuckles for unethical advertising in several countries.

In New York, the Attorney General's office found that Monsanto's advertising was false and misleading in claiming that its glyphosate-based products (see *Use with care*, below) were safe for people and the environment.

In Sweden and the Netherlands, industry self-regulatory bodies have also found Monsanto guilty of making misleading claims in its advertising that **ROUNDUP** was safe and biodegradable.

And in Australia? The terms 'biodegradable' and 'non-residual' are also used on **ROUNDUP** here, as they are on other domestic weedkillers. But these products are now coming under closer scrutiny.

According to the regulatory body, the National Registration Authority for Agricultural and Veterinary Chemicals (NRA), which is investigating these claims, there are no strict rules as to what can and can't be claimed on a chemical's product label. But it says few of the products it regulates can claim to be natural, safe, environmentally friendly, biodegradable, organic, non-toxic, non-poisonous or harmless. If manufacturers want to use any of these terms, they'll have to justify them first or remove them.

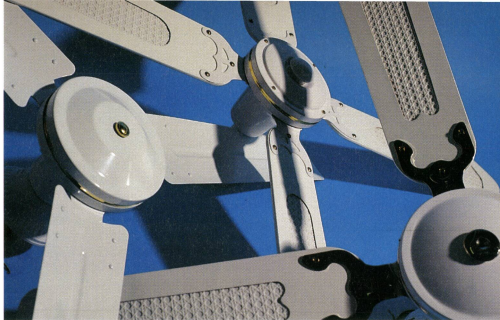
The Australian Competition and Consumer Commission is yet to look into the overseas rulings on **ROUNDUP** advertising, though it plans to do so.

CHOICE has also asked the NRA to look into claims such as 'organic' on weedkillers, as it's a meaningless term for consumers unless it's specifically defined and a product using it is monitored for compliance. □

shown to harm some aquatic life. You might not know they're in a product because they don't have to be shown on the label.

However, many weedkillers do warn you not to let the spray or the container get into drains, sewers, streams or ponds. If you have a fishpond in your garden, be very careful if you use these products.

Ceiling fans can be a cheap way to keep cool in summer. Which type is best suited for your needs?



Keeping cool in style

SUMMER'S JUST AROUND THE CORNER, and for most parts of Australia this means the need to cool down. On page 32 there's information about the different cooling options available — from preventing your home from heating up in the first place, to chilling it down if it does.

A ceiling fan is one appliance that can help make the heat bearable. They usually come with a blade diameter of 1.2 m (48") or 1.4 m (56"). The smaller size is more popular, so we bought all available 1.2 m models up to \$100. This gave us 16 models to test.

How they work

Unlike air conditioners, ceiling fans don't reduce a room's temperature, but influence how warm your skin feels. Our body's cooling system is based on the evaporation of perspiration. This process requires energy, which is taken from the skin — so it cools down. The air movement created by a fan increases the evaporation, and you'll feel cooler even though the air temperature remains unchanged.

However, if a fan stirs up too much of a storm, you'll feel uncomfortable even if it's very hot.

If you use a ceiling fan together with an air conditioner, you don't have to set the conditioner's thermostat as low as you otherwise might. Overall, this will save on your electricity bill.

The right type for the right room

The tested fans have either three metal blades (except the OMEGA Sahara 0210, which has four), or four wooden blades with plastic imitation-cane inserts.

They all have three speed settings, with the second being more or less midway between the minimum and maximum settings. Our tests looked at fan performance on the lowest and highest speed settings, representing two of the main functions you'll probably want: providing a gentle air movement for your bedroom during the night, and a stronger breeze in your living room on a hot day.

Ideally, a ceiling fan should be able to deliver both. However, we found that the different types of blade are suitable for different purposes:

■ **Wooden blades for your bedroom:** All the wooden blades on the tested models were flat, providing the relatively low air speed on the lowest setting that's more appropriate at night in a bedroom. However, none of them came close to the

IN BRIEF

■ Our test showed models with wooden blades to be better suited for bedrooms, while fans with metal blades were better in living rooms.

■ Ceiling fans must be installed by an electrician, and most are likely to require some rewiring of your home.

WHAT TO BUY

Ceiling fans with wooden blades

Best suited for your bedroom, where it's more important for the fan to run quietly, and produce a low air speed on its lowest setting.

CASABLANCA Delta 6910	\$69
CASABLANCA Delta 6930 (A)	\$79
CASABLANCA Delta 6940 (B)	\$79
MARTEC Premier Series MPM 1204W	\$59
(optional ball-joint mounting: \$15)	
CASABLANCA Delta 6980	\$122
FOUR SEASONS FSM 1204W	\$65
(optional ball-joint mounting: \$15)	

Ceiling fans with metal blades

Best suited for your living room, where it's more important for the fan to move a large amount of air and cover a large area on its highest setting.

MISTRAL 1341-0	\$87
MISTRAL 1380-0 (C)	\$89
WATTMASTER KA48PL	\$79
(A) The same as the 6910 but has an oyster light fitted.	
(B) The same as the 6910 but has a clipper light fitted.	
(C) The same as the 1341-0 but has an oyster light fitted.	

CEILING FANS

Your cooling options

A ceiling fan is quite cheap to run (it'll probably cost you around \$10 a year in electricity). However, if you live in a very hot climate, it may not be enough on its own to make your home comfortable.

For more information on the different ways of keeping cool, and what they'll cost you, see *Your cooling options*, page 32.

metal fans' performance on the highest setting, making them less suitable for living rooms.

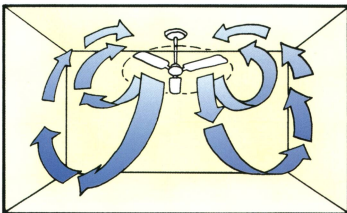
■ **Metal blades for your living room:** All the metal blades in our test were aerodynamically shaped, which allowed the better models to move a large air volume and cover a relatively large area on their highest setting. However, all the metal fans still created relatively high air speeds on their lowest setting, making them less suitable for a bedroom.

What about the noise?

If you're using the fan's highest speed setting, you're probably keen to cool down and won't worry too much about noise. On this setting, the motor noise is negligible compared to the whir of the blades and the whoosh of the air. Generally, the more air a fan moves, the noisier it is.

On the other hand, if you want to be cool while sleeping, noise is critical.

On their lowest setting, the CASABLANCA Delta 6980 and the GEC Tracey TRA120W were the quietest fans in the test. The GEC Hercules HERC120H was the noisiest, and the GEC Windsor WIN120W and the MISTRAL KW48P produced sounds some people might find annoying.



This is the airflow typically created by a ceiling fan. You get the most draught if you sit under the ends of the blades.

WHAT TO LOOK FOR

Some fans can be bought with an oscillator light (left) or a clipper light (right) fitted. All the models in the test have a fitting that lets you add one if you want to.

■ **Ceiling height:** Most manufacturers recommend a distance of at least 2.1 m between floor and fan blades, which means the room you want to have the fan installed in needs to be at least 2.4 m high. Even so, tall people should be careful when they raise their hands above their head.

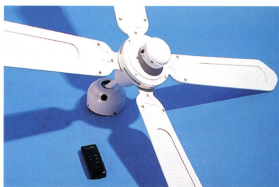
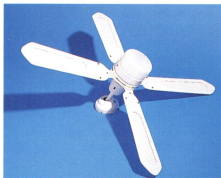
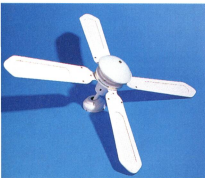
■ **Remote control:** One fan in our test comes with a remote control that's not only convenient to use, but also doesn't require additional wiring for a control unit on the wall. This will save on the electrician's bill, and may be a hassle-free option if you're living in an apartment (where access to the ceiling space for rewiring may be limited), or if you're renting your home. Some other remote-controlled fans do require additional wiring as the remote control operates a wall control unit rather than the fan directly.

■ **Reverse switch:** If you have to heat your home in winter, a fan running in reverse may help circulate the warm air that's otherwise trapped at the ceiling, though our research uncovered varying opinions on how effective this is.

■ **Style:** Some models come in different colours, and with or without different types of light fitting (see below).



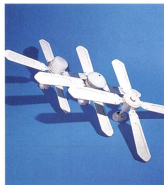
A fan with a J-hook mounting (above right) is easy to install, but can only be used with a flat ceiling. 'Hangsure' or ball-joint mountings (above left and centre) take a bit more effort, but can be installed on flat or sloping ceilings.



The CASABLANCA Delta 6980 (above) comes with a remote control that's easy to use. However, on the fan's highest speed setting the rotating blades tend to interfere with the signal, so you may have to keep the button pressed down for a few seconds.

Models in the *What to buy* list are profiled in rank order from left to right within types: fans with metal blades according to their living room performance; fans with wooden blades according to their bedroom performance. Prices shown are a good target to aim for when shopping around, based on nationwide checks in August 1998. Anything lower is a bargain.

Fans with wooden blades



CASABLANCA Delta 6910 / 6930 / 6940

These models are similar: the 6910 is the base model, the 6930 comes with an oyster light fitted, the 6940 with a clipper light.

Target price: \$69 / \$79 / \$79

These models are the best for making a bedroom more comfortable, but are a bit tricky to assemble and clean. They come in different colours.



MARTEC Premier Series MPM 1204W

Target price: \$59

This model is a very good bedroom fan, but is a bit tricky to assemble, balance and clean, and its instructions are relatively poor.



CASABLANCA Delta 6980

Target price: \$122*

This model has a remote control that requires little or no rewiring, making it ideal if you live in a unit or rent your home. It's one of the two quietest in the test, and comes in different colours. It's a bit tricky to assemble and clean.

* When we bought this fan it cost less than \$100, but we couldn't find it at such a low price when we did our price check.



FOUR SEASONS FSM 1204W

Target price: \$65

This model is a very good bedroom fan and is easy to balance, but a bit tricky to assemble and clean. Its instructions are relatively poor.

Fans with metal blades



MISTRAL 1341-0/ 1380-0

Target price: \$87 / \$89

These models are similar: The 1341-0 is the base model; the 1380-0 comes with an oyster light. They're equal best for cooling a living room: they cover a large area and produce a high airflow. They're easy to assemble, balance and clean, but have relatively poor instructions.



WATTMASTER KA48PL

Target price: \$79

This model is equal best for cooling a living room: it covers a large area, and produces a high airflow. It's easy to assemble, balance and clean, but has relatively poor instructions.

What about the rest

■ **Fans with wooden blades:** The other models moved more air on their lowest setting than the recommended ones, making them less suitable for a bedroom. They didn't move nearly enough air on their highest setting to be recommended for a living room.

■ **Fans with metal blades:** The other models didn't move enough air or cover a big enough area on their highest setting to be recommended for a living room, but their lowest speed was still too high for a bedroom.

Brand / model (in rank order within types)	Manufacturer / distributor	Origin	Target price* (\$)	Warranty (years)	Light can be fitted	Mounting type
WOODEN BLADES (ranked according to their bedroom performance score)						
CASABLANCA Delta 6910 (A)	Omega	China	69	2 (H)	✓	Ball joint
MARTEC Premier Series MPM 1204W	Martec	China	59	2	✓	J-hook (J)
CASABLANCA Delta 6980 (B)	Omega	China	122 (B)	2 (H)	✓	Ball joint
FOUR SEASONS FSM 1204W	Martec	China	59	2	✓	J-hook (J)
GEC Tracey TRA120W (C)	GEC	China	59	3 (H)	✓	Ball joint
MISTRAL 1631-0 (D)	RingGrip	China	99	5	✓	Ball joint
GEC Windsor WIN120W (E)	GEC	China	65	3 (H)	✓	Ball joint
METAL BLADES (ranked according to their living-room performance score)						
MISTRAL 1341-0 (F)	RingGrip	China	87	5	✓	Ball joint
WATTMASTER KA48PL	SMC/Wattmaster	China	79	2	✓	Ball joint
CROMPTON High Breeze 433120	Crompton Lighting	India	69	3	✓	Ball joint
MARTEC Premier Series MPM 1203W	Martec	China	59	2	✓	J-hook (J)
GEC Bianca BIA120RWALH	GEC	China	57	3 (H)	✓	Ball joint (K)
FOUR SEASONS FSM 1203W	Martec	China	49	2	✓	J-hook (J)
GEC Hercules HERC120H	GEC	China	83	3 (H)	✓	Ball joint (L)
CASABLANCA Zephyr 6901	Omega	China	50	2 (H)	✓	J-hook (M)
OMEGA Sahara 0210 (G)	Omega	China	89	2	✓	Ball joint

Electrical fault

Another fan we tested, the **CROMPTON G Series 420040/12** with metal blades, didn't have the earth wire connected to its casing, and therefore failed one of our electrical safety tests.

The manufacturer has informed us that the model has been discontinued. However, if you own this model, have it checked by an electrician for this fault, and have it fixed if necessary. Otherwise you could get an electric shock if there's a malfunction and you touch the fan's casing.

Installing your ceiling fan

- Assembling your ceiling fan shouldn't be a problem. However, it tends to be a bit easier for fans with metal blades, as they usually come with the blade holders pre-attached — all you have to do is fit the blades.
- All electrical connections have to be done by an electrician. Installing the fan yourself is illegal and may void its warranty.

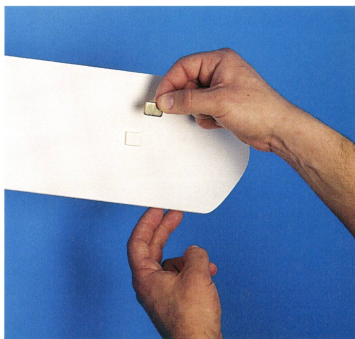
Usually, the fan is installed instead of the normal light fitting in the centre of the ceiling, and its controller box instead of the light switch.

This is likely to require some additional wiring: an earthing cable (if your light fitting isn't already earthed) and a second active cable (if you want to install a fan with a light). The costs will vary depending on how straightforward the installation is. Expect to pay between \$70 and \$150.

Remote-controlled fans also have to be installed by an electrician, and may or may not require additional wiring for a controller switch.

Some fans (mainly those with wooden blades) come with a balancing kit — basically a small metal weight you can attach to the top side of a blade to improve the fan's balance.

- A fan will move slightly during normal operation. However, if it wobbles badly when you first switch it on, it may cause unnecessary noise. You can usually overcome this problem fairly easily by flexing the blade holder up or down until the blade tips are the same distance from the ceiling.



3	4	5	6	7	8	
Remote control	Reverse switch	Recommended ceiling height (m)	Ease of use score (%)	Living room performance score (%)	Bedroom performance score (%)	Brand / model (in rank order within types)
	✓	2.4	59	35	100	CASABLANCA Delta 6910 (A)
	✓	2.4	57	40	97	MARTEC Premier Series MPM 1204W
✓	✓	2.4	58	30	93	CASABLANCA Delta 6980 (B)
	✓	2.4	61	40	91	FOUR SEASONS FSM 1204W
	✓	2.4	60	35	81	GEC Tracey TRA120W (C)
	✓	2.4	60	45	81	MISTRAL 1631-0 (D)
	✓	2.4	58	35	74	GEC Windsor WIN120W (E)
	✓	2.4	77	90	61	MISTRAL 1341-0 (F)
	✓	2.6	78	90	24	WATTMASTER KA48PL
		2.5	78	65	53	CROMPTON High Breeze 433120
	✓	2.5	80	55	27	MARTEC Premier Series MPM 1203W
	✓	2.4	78	50	43	GEC Bianca BIA120RWALH
	✓	2.4	80	45	5	FOUR SEASONS FSM 1203W
	✓	2.4	78	45	49	GEC Hercules HERC120H
	✓	2.4	77	30	55	CASABLANCA Zephyr 6901
	✓	2.4	77	25	64	OMEGA Sahara 0210 (G)

* Prices shown are a good target to aim for when shopping around, based on nationwide checks in August 1998, except for some Mistral models where, we give the recommended retail price.

- (A) 6910 is white; also available in beige (6913, \$69) and brass (6919, \$79). It's also available with an oyster light (6930, white, \$79; 6933, beige, \$79; 6939, brass, \$89), and with a clipper light (6940, white, \$79; 6943, beige, \$79; 6949, brass, \$89).
 (B) 6980 is white; also available in brass (6989; \$129). The 6980 cost less than \$100 when we bought it, but we couldn't find it at such a low price in our price check.
 (C) Tracey is white; also available in brown (Rockhampton ROC120W, \$59).
 (D) Also available with an oyster light (1741-0, \$111) and with a clipper light (1751-0, \$99).

(E) Windsor is white; also available in beige (Raffles RAF120W, \$65) and brown (Mackay MAC120BEW, \$65).

(F) Also available with an oyster light (1380-0, \$89).

(G) Tested model was white; also available in black (\$89) and green (\$95).

(H) In-home.

(J) Ball-joint mounting optional (\$15).

(K) Similar model with J-hook: Bianca BIA120RWAL (\$55).

(L) Similar model with J-hook: Hercules HERC120 (\$69).

(M) According to the manufacturer, this model now comes with a ball-joint mounting.

1 Light can be fitted

All the tested models allow you to connect a light. Installing one will require additional wiring, and is likely to increase the electrician's bill. You can buy some of the models in the test with a light already fitted — see footnotes.

2 Mounting type

See *What to look for*, page 38, for details.

3 Remote control

Only one fan in the test comes with a remote control. See *What to look for* for more on this feature.

4 Reverse switch

Only one fan in the test can't be run in reverse. On the others, the reverse switch is located on the side of the motor housing. So if you want to

use this feature, you may have to climb a ladder. However, you'll probably only have to do it twice a year (at the start and the end of the heating season). See *What to look for* for more on this feature.

5 Recommended ceiling height

Your ceiling needs to be at least 2.4 m high, as manufacturers usually recommend a minimum distance of 2.1 m between the floor and the fan blades, and you need to allow about 30 to 40 cm for the fan itself.

6 Ease of use score

We tested how easy the fans are to assemble, balance and clean. Metal blades are generally easier to balance than wooden ones, and also easier to clean, as the imitation-cane inserts in wooden blades make cleaning tedious.

7 Living room performance score

This score tells you about the fan's cooling performance, which is what you need in larger rooms such as your living room.

With the fan on its highest setting, we measured:

- The area where we could still detect air movement (the larger the area, the better).
- The air volume the fan was able to move per second (the more, the better).

8 Bedroom performance score

This score tells you how gently the fan can move air on its lowest setting, which is mainly needed at night in your bedroom.

All the fans were too quiet for us to measure their noise level exactly, but we could still judge which models were noisier or quieter — see *What about the noise*, page 38, for details.



What on earth is
V.90? If you're
buying a new
modem, you
need to know.



Modem mania

MODEMS — THOSE WONDERFUL devices that connect our computers to the Internet — are complex beasts. They convert the analogue signals that travel along phone lines into digital signals our computers can cope with.

For a modem to transfer information from one computer to another, it needs to connect to a second

modem or to a special connector at an Internet service provider (ISP). To make it even more complicated, the modems have to be compatible with each other, and approved by the Australian Communications Authority so you can use them with Australian phone lines.

The International Telecommunications Union is the group that sets standards for modems so that different brands will 'talk' to each other. Until recently, there were two competing technologies for fast modems (56 kilobits per second or kBps) — K56flex from Rockwell Semiconductor Systems and X2 from 3Com Corporation/US Robotics. After a bitter fight, the companies agreed to co-operate and in February this year, the new 56 kBps standard was born.

The new standard has been dubbed V.90 (28.8 kBps modems were V.34) and was scheduled to be made formal last month. Even though it's only just been released officially, there have been modems on the market for some time claiming to be V.90 compatible. This isn't impossible — the informal standard has been available since February this year.

For your V.90 modem to connect properly to the Internet, your Internet service provider will need to support V.90 technology. Most ISPs that already supply 56 kBps speed are likely to upgrade to V.90 shortly.

What about old 56 kBps modems?

If you bought a 56 kBps modem when they first came out, you may still be able to upgrade it to the new standard. Some X2 and K56flex modems can be updated with a software patch available from the manufacturer's website. Others may need a hardware upgrade. These upgrades should be free, especially if future V.90 compatibility was advertised on the package.

You might also be able to buy older-style 56 kBps modems cheaply as new models appear. So long as they can be upgraded to the new standard later, that's fine.

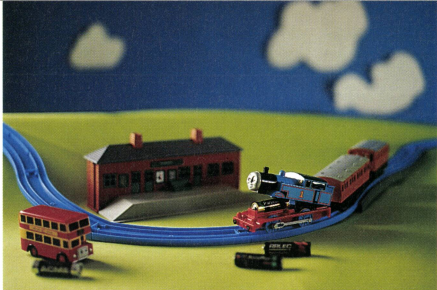
Must I upgrade?

It's a good idea to upgrade a non-standard 56 kBps modem (K56flex or X2) — especially when the upgrade is free — but there's no need to throw away older-standard, slower models if you're happy with their speed. The new technology will work with older-standard models, just not at 56 kBps. The V.90 equipment at the other end will try to 'handshake' with yours at the faster speed and will then wind back its speed until it finds one your modem can handle. □

What should I know?

- Read the main text of this article to arm yourself with the background to the following points about buying and using a V.90 modem.
- Any 56 kBps modem you buy today should have packaging that says it's V.90 compatible or has a free software upgrade.
- If the new computer you buy has an internal 56 kBps modem, ask whether it's V.90 compatible or can be upgraded through software.
- The speed increase with 56 kBps modems is a software trick performed at the Internet service provider's end by their special connector. As a result, your download speed (the information coming to you from the Internet) will be at 56 kBps, but your upload speed (the information going from you to the Internet) will still be at 33.6 kBps. Also, if you connect directly to a friend's computer, the transfer speed will only be 33.6 kBps.
- Telstra only guarantees analogue phone lines for data transmission at 4.8 kBps for city customers and an even slower 2.4 kBps for rural areas. This means that if you have problems achieving the full 56 kBps, there's nothing Telstra will do about it. If you're currently experiencing problems achieving 28.8 kbps speeds, upgrading to 56 kbps probably won't help.
- If your Internet service provider doesn't support the V.90 technology, there's no point in upgrading; you won't see any speed increase if only your side has the tools. On the other hand, if you really want the speed and your ISP is dragging the chain, perhaps it's time to switch providers.
- Our sister magazine, *Computer CHOICE*, will be publishing a test of V.90 modems later this year.

Batteries can be used to power devices as different as your alarm clock and your camera's flash unit. Which battery type do you use for which purpose?



Portable power

THERE PROBABLY ISN'T A HOUSEHOLD that can do without batteries — the range of products that relies on them is just too broad, from your emergency torch to your personal cassette player to many of your kids' toys. But how do you know what to buy to get long life and value for money?

Our test

We bought all the different models of AA-size batteries we could find in Australia — 14 zinc carbons, 13 alkalines, eight nickel-cadmium (NiCad) and two nickel-metal-hydride (NiMH) rechargeables and one lithium.

We tested them by simulating four typical uses that make different demands on the battery: a torch, a personal cassette player, a toy and a camera flash. Alkaline (and lithium) batteries generally lasted longer than other types for all uses.

However, when we then calculated the value for money for each battery in the test (see note 2, page 46), it became clear that rechargeables are streets ahead. So what are the other pros and cons of these battery types?

Rechargeable batteries

Pros

■ These are by far the cheapest type in the long run, making them ideal if you use batteries a lot. Buy two sets and a charger for your kids' toys and cassette players, and they can keep themselves supplied with charged batteries.

■ For jobs that use a lot of energy in one hit (called 'high-load applications' in battery jargon), such as the camera flash simulated in our test, the better models can match or even last longer than alkaline batteries. For uses like a toy ('medium load') and a

personal cassette player ('low load') a charge generally lasts as long as a good zinc carbon battery.

■ They can save landfill space by replacing up to several hundred single-use batteries.

Cons

■ The upfront costs are relatively high, as the batteries are more expensive to buy than other types, and you also have to purchase a charger.

■ They run out quickly even if they're not in use, so they aren't suitable for equipment that's only used infrequently (such as a torch), and you can't leave them in a drawer and expect to be able to use them immediately without recharging.

■ While rechargeables save space in landfills, the cadmium in NiCads is highly toxic and may cause other environmental problems when you finally have to dispose of them (see *Batteries and the environment*, page 44, for more on this).

■ NiCads need to be discharged completely before being recharged. If not, they can develop a 'memory' and over time you may not be able to recharge them to their original capacity.

What to buy: rechargeables

NiMH

VARTA Rechargeable AccuPlus Ultra \$35.90 for four (A)

TECHCESSORIES Rechargeable AccuPlus Ultra
(this battery may be difficult to find) \$37.90 for four (A)

NiCad

DICK SMITH Rechargeable Gold Super Heavy Duty \$25.00 for four (B)

(A) A multi-size charger of the same brand costs about \$40.

(B) A multi-size charger of the same brand costs about \$45.

The two NiMH batteries lasted longer than most NiCads, but they're not quite such good value for

IN BRIEF

■ If you're looking for the most cost-effective battery type for most uses, you can't go past rechargeables — preferably nickel-metal-hydride ones, as they're less environmentally damaging to dispose of than nickel-cadmium ones.

■ Where long-lasting performance is important, or if a device needs a lot of power in one hit, use an alkaline or lithium battery.

Rechargeable alkaline

A new AA battery type is about to be launched in Australia: a rechargeable alkaline manganese (RAM) battery. According to the distributor, the BIG RAM will be mainly available from Dick Smith Electronics stores, and can be recharged between 100 and 600 times — depending on how it's used.

Unfortunately, the battery was not released in time to be included in our test.

money. However, they're still much cheaper in the long run than non-rechargeable batteries and don't have the environmental problems of NiCads. So if the environment is your prime concern, NiMH rechargeables are for you.

If your main concern is long life, the DICK SMITH Rechargeable Gold Super Heavy Duty NiCad was clearly the best of all the rechargeables, as well as being among the cheapest. If you can't find it, just buy the cheapest NiCad available, as we didn't find big life differences between the others.

Alkaline batteries

Pros

- They last much longer than zinc carbons, and much longer than one charge of rechargeables in all but devices that put a high drain on the battery, like a camera flash. This makes them more convenient to use, as you won't have to change them so often.
- They're particularly suitable for devices that are used infrequently (such as an emergency torch), because they can be stored longer than zinc carbons

or rechargeables and still maintain their life, and are less likely to leak if left in the equipment.

Cons

- For medium to low-load uses like a toy or a cassette player, they're sometimes more expensive than the equivalent life in zinc carbons, despite being far more convenient.

What to buy: alkalines

ACME Energycell Alkaline	\$4.55 for four
PANASONIC Premium Power Alkaline	\$5.00 for four

These two stood out for value. If you can't find them, buy the cheapest alkaline available, as we found a relatively small variation in their life, but quite substantial price differences.

Zinc carbon batteries

Pros

- They're suitable for appliances like remote controls and clocks, where some offer good value for money.

Batteries and the environment

- Landfill space is becoming scarce in some parts of Australia, so we need to minimise the waste we create. Try to limit the number of batteries you have to throw away — for example, by avoiding battery-powered devices, or by using rechargeables wherever possible, as they can replace up to several hundred non-rechargeable ones.
- Zinc carbon and alkaline batteries used to contain the toxic metal mercury. Nowadays they're virtually mercury-free and it's OK to throw used ones out with your normal household waste. Lithium batteries can also be thrown in the bin.
- Rechargeable NiMH batteries don't contain toxic materials, and can be disposed of with your household waste.
- Rechargeable NiCad batteries contain cadmium, a toxic metal that may cause environmental problems — for example, it might leak from landfill into waterways. So while NiCads can save up to several hundred non-rechargeable batteries, their disposal in landfill isn't a satisfactory option.

Currently there's no recycling facility for NiCads in Australia, apparently

because the volume that could be collected wouldn't be enough to sustain one. However, there are initiatives to collect NiCads and store them until there's a recycling facility in Australia, or to send them to an overseas recycling plant. For example:

— You can return Sanyo and Arlec NiCads to retailers who sell them. They will then pass the batteries back to the respective manufacturer.

— Eveready and Panasonic accept their own NiCads if you mail them to their respective head offices: Eveready, 30-40 Harcourt Parade, Rosebery 2018; Panasonic, 1 Garigal Road, Belrose 2085.

— Makita offers a \$5 rebate on a new NiCad for its cordless power tools if you return the old battery to one of its retailers.

— Motorola and RF Industries take back their mobile phone batteries at any of their retail outlets.

■ CHOICE thinks there should be a co-ordinated collection scheme covering all types of NiCads (whether from cordless power tools, mobile phones or household use). That way a large enough volume might be achieved to make an Australian recycling facility worthwhile (rather than having to ship spent NiCads overseas).

Using such a scheme should be made as easy as possible for consumers. Ideally, there should be an incentive to return spent NiCads — for example, a rebate on a new battery.

One rechargeable battery with a recharger (about \$14, with the cost of the charger spread over four batteries) is much cheaper (and less environmentally damaging) than 70 alkaline batteries (\$110) or 225 zinc carbon batteries (\$140) — which will all last the same length of time.



Cons

- They're not suitable for devices that require a lot of power, such as a camera flash.
- They have a shorter shelf life than alkalines.
- They may leak if left in the equipment for a long time.
- They perform poorly in very hot and very cold conditions.
- "Super heavy duty" or "extra long life" zinc carbons may last a bit longer than normal ones, but not enough to justify the extra cost.

What to buy: zinc carbons

In environmental terms, not buying zinc carbon batteries at all is the best option, because their comparatively short life means so many of them end up in landfill.

There wasn't much to choose between the life of all the zinc carbons, and they have a frustratingly short life in most appliances. For very low-power uses like a clock or a remote control, though, you could get reasonable life out of a zinc carbon battery. The NO FRILLS (95 cents for four) or EVEREADY Blue General Purpose (\$1 for four) stood out for value.

"No ordinary battery lasts longer?"

Some battery manufacturers aren't shy at all when advertising the life of their products. We checked how some of their claims compare to our test results:

■ "No ordinary battery lasts longer", says a Duracell ad. But what's an ordinary battery? If it's a zinc carbon one, as compared to the alkaline Duracell, they're right. But in that case the statement is true for every alkaline battery.

However, if the ad means that it needs a very special battery to outlast the Duracell, it's clearly wrong — overall, the Duracell is just a typical alkaline battery.

■ "Don't you ever give up?", asks a totally exhausted Michael Chang in the Energizer ad, and the battery answers with an energetic "No". An immortal battery? Our tests show that the Energizer does say "die" after all — after about the same time as most of its competitors.

■ "The world's longest-lasting AA battery" is promised if you buy the Energizer lithium. What the packaging doesn't tell you is that this depends on the use. While its life was truly outstanding indeed in the camera flash test, it was beaten by an alkaline in the cassette player test.

Battery types

Batteries store energy. By putting them into an appliance and switching it on, you're connecting their negative and their positive terminals, starting a chemical reaction that releases the stored energy.

Each battery size usually comes in different types, named according to the main materials used for this chemical reaction:

- **Zinc carbon, alkaline** and the relatively new **lithium** cells (see *Lithium — power at a price*, below) are non-rechargeable — once you've used up the energy stored in them, they're waste.
- The chemical reaction in **nickel-cadmium (NiCad)** and **nickel-metal-hydride (NiMH)** cells can be reversed using a charger, and the battery can be used again — up to several hundred times. Recharging can take anything between three and 24 hours, depending on the battery and the charger.

Lithium — power at a price

Lithium is a battery material that's been used in button cells (for cameras, for example) for quite some time. For this test we also found a AA-size lithium battery (the **ENERGIZER High Energy Lithium**) and included it in our test.

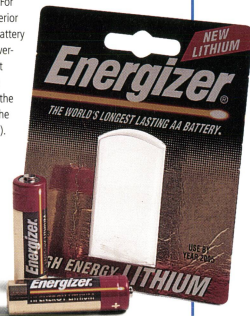
It has a claimed shelf life of 10 years, and is lighter than other battery types of the same size. You can use this battery for all devices that require AA-size cells. However, there are only very few uses where its longer life justifies the very high price of more than \$18 for a pack of four — unless you rate convenience higher than any other factor. For example, it's superior to all the other battery types in very power-hungry devices (it lasted more than twice as long as the best alkaline in the camera flash test).



Is it running out?

Two of the batteries tested (the Energizer Alkaline and the Duracell PowerCheck) have a built-in charge tester — small buttons you press to find out how much capacity the battery has left.

These testers may be a rough guide to whether a battery is still usable (for example, if it's been sitting in a drawer for a while). However, don't expect them to be consistent or very accurate, as the quality of the press-to-test contacts and the battery's temperature may affect the reading.



How to get the most from batteries

- Look for a long use-by date when you're buying batteries, as they start to lose their capacity slowly from the moment they're produced. Zinc carbon batteries have a shelf life of around three years, alkalines of about five years, and lithium batteries of up to 10 years. The longer a battery has been sitting on the shelf, the less use you'll get from it. So it's a good idea to buy from a store that's likely to have a high turnover of batteries, and therefore frequently gets new stock.
- Store batteries in cool and dry conditions, as extreme heat, cold and humidity will reduce their performance.
- Keep the contacts on both batteries and appliances clean, for example by using a rough cloth or a clean pencil rubber.
- Always change the whole set of batteries in an appliance when replacing them, otherwise the stronger ones will try to charge the weaker ones. This will reduce their performance and may cause them to leak or rupture.
- Don't use batteries of different types (say, zinc carbons and alkalines) in the same device at the same time. This may reduce the batteries' lives, or cause them to leak.
- Some devices can be powered by either batteries or mains power — for example, a portable stereo. Remove the batteries while using mains power, or they may still be drained.
- Remove batteries from a device you're not going to use for a long period, as they may leak.
- Don't discard batteries until they're completely drained. For example, a battery that's too weak to run your personal cassette player might still have enough juice to power a clock for quite a while.
- Don't try to recharge a battery unless it's marked as being rechargeable — it may rupture or even explode.

The right charger

When buying a charger for rechargeable batteries, look for the following:

- Batteries of the same type (say, AA) can have different capacities (for example, 600 or 1000 milli-ampere hours — mAh). Match the charger's charging capacity to that of the batteries you're using, or they may be damaged.
- Ask for one that automatically reduces the charging capacity to a trickle once the batteries are fully recharged. Otherwise they may be overcharged and damaged if left in the charger for too long.
- Some chargers supply a constant current to recharge the batteries. This may heat them up, damage them over time and reduce the number of recharges you'll get out of them. Ask for an 'intelligent' charger that monitors the batteries' temperature and adjusts the charging current accordingly.



Notes on the table

1 Life tests

We simulated the use of the batteries in four typical appliances with different demands on the batteries:

- **Camera flash** (which puts a high drain on the batteries over very short periods of time).
- **Motorised toy** (medium drain, long periods of time).
- **Torch** (medium drain, short periods of time).
- **Personal cassette player** (low drain, very long periods of time).

All four tests were carried out until the batteries reached a capacity considered too low for the usage. The stars in the table columns represent the time the batteries took to reach these cut-off capacities — the more stars, the better (an open star is equivalent to half a star). If a battery has no stars, it's more or less useless for this application.

The number of stars is comparable across all the batteries tested. You can use them to find the batteries with the longest life for each type of usage, regardless of value for money.

2 Overall value

This column shows you which battery gives the best value for money overall, taking price and life into account, and we've ranked the batteries accordingly.

For all four life tests we calculated how many minutes of use per dollar you get from each battery, mostly using a typical price we found for a pack of four. If we couldn't find packs of four for a battery, we used prices for individual batteries or packs of two.

Based on these results we then calculated the average minutes-per-dollar for all batteries, and gave this a value of 100. To get the batteries' value compared with each other (a 'value index'), we divided each battery's minutes-

per-dollar score by the average. So, for example, a battery scoring 200 in this column offers twice the value for money than the average, while a battery scoring 80 is 20% less value for money than average.

The number in the column is the average of the value indexes for the four life tests — the higher the number, the better value the battery.

Note: For the rechargeables, the value index is based on 200 charges. The costs for four batteries and for the charger are spread over these 200 charges. We also included electricity costs (to recharge the batteries) at 12 cents per kWh.

This is a very conservative scenario (some manufacturers claim you can recharge their batteries up to 1000 times). However, the rechargeables still worked out several times better value for money than the other battery types.

Footnotes

* Prices shown are a good target to aim for when shopping around, based on nationwide checks in July 1998, and on packs of four unless otherwise indicated. We found big price differences, so it's worth shopping around for the best deal. Buying bulk (say, packs of 10) usually works out cheaper than buying smaller packs or individual batteries.

ns Not stated.

(A) This battery may be hard to find.

(B) Dick Smith Electronics.

(C) The second price is for a charger of the same brand. We usually bought models that can charge different battery sizes, so you may find cheaper ones if you only want to charge AA batteries.

(D) We couldn't find this battery in packs of four. The price given is for four batteries, bought singly or in packs of two.

(E) Warranty against defects in materials and/or workmanship. No time frame given.

(F) Warranty against defects in materials and/or workmanship, and damage to any device as a result of a battery fault. No time frame given.

AA BATTERIES

1 LIFE TESTS

2

Brand / model (in value order within types)	Manufacturer/ distributor	Origin	Target price (\$) * for a pack of four	Warranty	Camera flash test	Toy test	Torch test	Personal cassette player test	Overall value
RECHARGEABLE					(The life of one charge)				
ARLEC Rechargeable Super Performance (NiCad)	Arlec	China	11.95 / 25.95 (C)		☆☆	☆☆	☆☆	☆☆	395
SANYO Rechargecell (NiCad)	Sanyo	Japan	15.00 / 25.00 (C)		☆☆	☆☆	☆☆	☆☆	378
PANASONIC Rechargeable (NiCad) (A)	Matsushita	Japan	18.00 (D) / 29.00 (C)		★★	☆☆	☆☆	☆☆	339
DICK SMITH Rechargeable Gold Super Heavy Duty (NiCad)	DSE (B)	Japan	25.00 (D) / 44.50 (C)		★★☆	★★☆	★★☆	★★	332
RADIO SHACK Rechargeable Energell (NiCad)	Radio Shack	Japan	17.95 / 29.95 (C)		☆☆	☆☆	☆☆	☆☆	324
EVEREADY Rechargeable Blue (NiCad)	Eveready	EU	14.95 / 35.95 (C) (E)		☆☆	☆☆	☆☆	☆☆	297
DICK SMITH Rechargeable White (NiCad)	DSE (B)	EU	13.95 (D) / 44.50 (C) (E)		☆☆	☆☆	☆☆	☆☆	251
VARTA Rechargeable AccuPlus Ultra (NiMH)	Varta	Germany	35.90 (D) / 39.95 (C)		★★	★★	☆☆	☆☆	243
DICK SMITH Rechargeable Black Super Heavy Duty (NiCad)	DSE (B)	Japan	17.40 (D) / 44.50 (C)		☆☆	☆☆	☆☆	☆☆	237
TECHCESSORIES Rechargeable AccuPlus Ultra (NiMH) (A)	Techcessories	Germany	37.90 (D) / 39.95 (C)		★★	★★	☆☆	☆☆	229
ALKALINE									
ACME Energycell Alkaline	Woolworths	China	4.55 (E)		★★☆	★★★★	★★★★	★★★★	41
PANASONIC Premium Power Alkaline	Matsushita	Japan	5.00		★★	★★★★	★★★★	★★★★☆	39
DURACELL PowerCheck	Duracell	USA	6.30 (F)		★★	★★★★☆	★★★★☆	★★★★☆	31
KODAK SupraLife Alkaline	Eastman Kodak	USA	5.95		☆	★★★★	★★★★	★★★★☆	31
SONY Alkaline	Sony	Thailand	5.90 (D)		★★	★★★★☆	★★★★	★★★★	31
RAYOVAC High Tech Alkaline Maximum	Rayovac	USA	5.95 (F)		★	★★★★☆	★★★★	★★★★☆	30
SANYO Alkaline	Sanyo	Singapore	6.00		★★	★★★★	★★★★	★★★★☆	30
SONY Alkaline Stamina (A)	Sony	Japan	6.80		★★☆	★★★★	★★★★☆	★★★★☆	30
GP Alkaline Alkaline	Gold Peak	ns	5.95 (E)		★★	★★★★	★★★★☆	★★★★☆	29
ENERGIZER Alkaline	Eveready	Singapore	6.95 (F)		★★	★★★★	★★★★	★★★★☆	28
KODAK PhotoLife Alkaline (A)	Eastman Kodak	USA	7.00		★★	★★★★	★★★★	★★★★☆	28
TANDY Energell High Capacity	Tandy	Indonesia	6.95		★★	★★★★☆	★★★★	★★★★☆	28
RADIO SHACK Super Alkaline Energell	Tandy	USA	6.95		★★	★★★★	★★★★	★★★★	27
ZINC CARBON									
NO FRILLS	Franklins	Indonesia	0.95			★	★	☆☆	45
EVEREADY Blue General Purpose	Eveready	Singapore	1.00 (F)			★	★	★	42
BLACK & GOLD Heavy Duty	Black & Gold	Indonesia	1.35		☆	★	★	☆☆	35
KODAK Long Life Extra Heavy Duty	Eastman Kodak	Indonesia	2.00		☆	★	★★	★★	32
KODAK Extra Power	Eastman Kodak	Indonesia	2.00		☆	★	☆☆	☆☆	31
PRICE BRAND Heavy Duty	K-Mart	Indonesia	1.65			★	☆☆	☆☆	30
GP Supercell Super Heavy Duty	Gold Peak	China	2.45 (E)		☆	☆☆	☆☆	☆☆	23
ACME Heavy Duty	Woolworths	China	2.40 (E)			★	☆☆	☆☆	21
PANASONIC Extra Heavy Duty	Matsushita	Japan	3.55		☆	☆☆	★★	★★	21
EVEREADY Red Heavy Duty	Eveready	Singapore	3.15 (F)		☆	★	★	☆☆	17
GP Greencell Extra Heavy Duty	Gold Peak	China	3.60		☆	☆☆	☆☆	☆☆	16
PANASONIC Heavy Duty	Matsushita	Japan	3.20			★	☆☆	☆☆	16
RADIO SHACK Green Heavy Duty	Radio Shack	Indonesia	3.95		☆	★	☆☆	☆☆	16
EVEREADY Black Super Heavy Duty	Eveready	Singapore	3.90 (F)		☆	☆☆	☆☆	☆☆	15
LITHIUM									
ENERGIZER High Energy Lithium	Eveready	USA	18.55 (D)	(F)	★★★★★	★★★★★	★★★★☆	★★★★☆	14



RECALLS & BANS

If you find a recall or ban not on our list, please let us know. Companies often rent 1800 numbers for a couple of months after the recall is announced. If the number given is no longer operating, phone the manufacturer or retailer direct.

THE PRODUCT: PBR Automotive has recalled air brake control valves, models CA47 and CA48, manufactured between June 1996 and March 1998. The valves are fitted to heavy vehicle trailers and are usually mounted on the trailer air reservoir tank. They have "Made in PBR Australia" cast on the dome-shaped cap of the valve, and an aluminium identification tag showing CA47 or CA48.

The problem: A number of these valves may not operate correctly, in which case the brakes may remain on after pressure is released from the brake pedal and/or there could be a delay in the spring brake being applied when trailers have been parked.

What to do: Call PBR's technical hotline on 1800 818 136 to arrange for the valves to be inspected.

THE PRODUCT: Whirlpool has recalled front-load washing machine model AWM293, sold since June 1997.

The problem: There is a possible fire safety hazard because if insects and rodents nest on the timer circuit board it may cause arcing, which could ignite the timer and surrounding panels.

What to do: Immediately disconnect the washing machine from the power supply. For a free service call, contact the freecall information line on 1800 880 222, 8.30 am to 4.30 pm (EST), Monday to Friday.

THE PRODUCT: Tong Ren Tang has recalled Cough Soothing Liquid (Tongxuan Lifei Koufuye) with the batch number 9701194, with an expiry date of 19.1.2000 and sold as a box of 10 single-dose 10 mL bottles. The batch number is located on the top of the box.

The problem: It contains the ingredient Ephedra, which is not disclosed on the label.

What to do: Stop using it. To arrange for the return of the product, along with a full refund, contact Tong Ren Tang customer service on (08) 8273 4402.

THE PRODUCT: Franklins Big Fresh and Franklins Fresh Bakeries have recalled all of the following Franklins brand 250 g cakes (all use-by dates): Apple Crunch, Blueberry & Apple Crunch, Apricot Crunch and Sticky Date Pudding.

The problem: An ingredient (non-fat milk solids) was omitted from the label.

What to do: If you or your children are allergic to non-fat milk solids, don't eat the product. Return it to the nearest Franklins Big Fresh or Franklins Fresh store for a full refund. For further enquiries, call Franklins Customer Service — NSW and Victoria, 1800 621 111; Queensland (07) 3362 8700.

THE PRODUCT: Nutri-Metics has recalled Bio-Repair Eye Defence in 15 mL bottles with the following batch

numbers, which are located on the base of the bottle:

- 7F10, sold after 1.2.98
- 7G12, sold after 1.2.98
- 8H3, sold after 1.6.98
- 8I7, sold after 1.6.98

The problem: Some customers have experienced skin irritation when using some of these product batches.

What to do: Stop using the product. Return it to your Nutri-Metics consultant or directly to Nutri-Metics at: Reply Paid 102, Locked Bag No. 4, 102 Elliott Street, Balmain 2041. You will receive a \$36 Nutri-Metics voucher on receipt of each affected product. For further information call the Nutri-Metics information line on 1800 625 465.

PRODUCT SAFETY NOTICE

THE PRODUCT: Schlumberger Measurement and Systems has issued a safety notice for Schlumberger Natural Gas Service Regulators, manufactured between April 1994 and March 1998.

The problem: The regulators sit on top of gas meters and maintain a constant pressure of gas from the mains by releasing a small amount of gas when a pressure imbalance occurs. Some of these regulators vent a greater than normal volume of gas. While vented gas normally dissipates quickly, there is a risk if a naked flame or spark is exposed to a concentration of gas that has been unable to dissipate.

What to do: If you hear a loud hissing noise coming from the regulator, or smell gas near your gas meter, immediately telephone the emergency number of your gas company. A program to identify and exchange the regulators is in place, and all affected consumers will receive a letter. For more information call 1800 242 042.

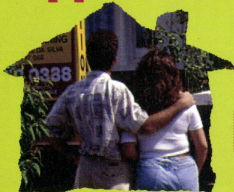
PRODUCT SAFETY NOTICE

THE PRODUCT: Coles, Bi-Lo, Newmarket and Pick n' Pay supermarkets have issued a warning about Farmland Chewy Apricot & Yoghurt and Farmland Chewy Strawberry & Yoghurt muesli bars.

The problem: An ingredient (nuts) was omitted from the labels.

What to do: If you're allergic to nuts, don't eat the product. Return it for a full refund to your nearest Coles, Bi-Lo, Newmarket or Pick n' Pay store. For more details call 1800 061 562.

Don't get ripped off



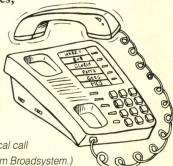
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CHOICE MONEYLINE

Call 1900 17 00 88

Calls cost \$1.95 a minute (more from mobile phones). Typical call costs are under \$10. (Data from Cannex; phone service from Broadsystem.)



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The winner of the 32nd Subscriber Draw is Leonie Mogford of Kelior, Victoria.



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email address: ausconsumer@choice.com.au

World Wide Web address: www.choice.com.au

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Manager: Raja Rajagopal. **Contact:** Jeanette Dwyer on (02) 9577 3333.

Twelve-month INDEX

November 1997 — October 1998

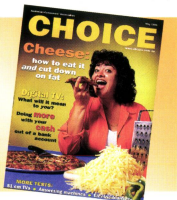
How to use this index

Bold type indicates a test, survey or trial report, normal type indicates other articles.
 * indicates an update of a previous report, additions or corrections to reports, small follow-up items or letters.
 For space reasons, the index generally doesn't include Choice Cuts, many other small pieces, and Recalls and Bans.

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You can order back issues of CHOICE or we can fax you a single article. See the order form on page 49.



theHARD word

BUTTERFLY
RIDGE

New that is beautiful

\$5 CASH BACK
WHEN YOU BUY
2 BOTTLES OF
BUTTERFLY RIDGE
W/IN one of a dozen Argente
Butterfly Ridge \$5 cashbacks



Better cancel those dinner plans

You'd have to be pretty thirsty to get a sizable chunk of the '\$30,000 in prizes to be won'.

Let's see ... you get \$5 cash back for every two bottles of **Butterfly Ridge** wine you buy, and there's a total of 6000 such treasures to be had. To

receive the \$5 you have to mail in the capsule tops from two bottles — only two per envelope, please.

So if you're going for that \$30,000 limit, that's 12,000 bottles of wine and a lot of stamps. Cheers!



There's nothing more endearing than authenticity

We love that personal touch. The appearance of a faded stamp, the weary handwritten look of mismatched ticks in the boxes letting you know that the goods are Packaged! Ready for shipping! Insured Delivery Guaranteed!

The deal? You send in \$49.95 and you receive two of the five products mentioned. And the small (and sideways) print tells you there's one dishwasher, one CD component centre and one microwave oven to be distributed, along with one million food processors and one million barbecues — the latter two worth between them, no doubt, just a tad under \$49.95. Hmmm ... I wonder what we'll get.

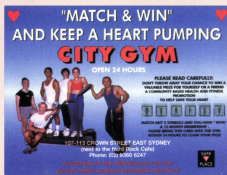
Scratch and win (and then pay \$364)

The hard word loves scratch and win promotions. They're always so exciting — uncovering the unknown to see how much money you owe ... sorry — 'won'.

One reader was happy to see he'd 'won' a 12-month membership to a Sydney gym after he scratched and found two matching symbols. Imagine his luck!

But under 'Conditions of entry' on the reverse side of the card he read that "a service fee of \$7 per week is payable in advance".

A portion of the proceeds goes to a good cause, but it's still a hefty price to pay for something you 'won'.



Mmmmm ... imaginary prawns

You'll have to add a lot more than just hot water to get this 'serving suggestion' — prawns and beef slices for a start.

Wow, this looks serious

We have the Kiwis to thank for these contributions to the field of space-age liquid nutrition. **Professor Head Astroblast 21** is an energy drink — in fact, it claims to be Australasia's most potent energy drink. Not impressed?

You will be when you learn it was "bio-engineered" and "scientifically formulated", and that it has "smart nutrient technology inside". Is this a drink or an advanced life form?

Lending themselves an air of credibility, both cans sport recommended dosages.

Krank's says for adults: one to three cans daily. So it really must be good.



How about a little help?

The hard word likes to hear from readers.

We're looking for examples of ads, promotions or packaging that strike you as odd or outrageous. It might be something you find ridiculous, strange, dumb or silly, or it could be something that seems misleading, deceptive or shonky.

If you have any examples that you think deserve to be on this page, send them to **The hard word**, CHOICE, 57 Carrington Road, Marrickville 2204, or email your suggestions to: thehardword@choice.com.au.